

Company	Allianz				American General Life		American Mayflower / GLIC pf NY		American National	
Product/Type	Immediate Annuity		InCommand Dex		Platinum Income Annuity		SPIA		Palladium Immediate Annuity	
Ratings	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 Aa1 Moody's AA+ Fitch	A+ Best AA Standard & Poors Aa2 Moody's	A+ Best AA Standard & Poors Aa2 Moody's	A+ Best AA Standard & Poors Aa2 Moody's	A+ Best AA Standard & Poors	A+ Best AA Standard & Poors	
Issue Ages	0-100 (0-85 for NJ & OR)		0-80		0-90 (for contracts with life contingencies)		0-99		0-90	
Minimum Purchase	\$25,000.00		\$25,000.00		\$5,000		\$5,000		\$15,000 - NQ \$3,500 - Q	
Maximum Purchase	\$5 million max with home office approval required for all premiums above \$1 million.		\$2 million max h/o approval for \$500k+		\$1,000,000.00 without home office approval		\$1,000,000 without home office approval		N/A	
Minimum Initial Income	\$100		No		\$100		\$100		\$100	
Impaired Risk Underwriting	No		No		Yes/ up to age 90		Yes/ up to age 85		No	
Optional Annual Increase % (Not all funds qualify)	N/A		N/A		1% - 5% per year		1% - 6% per year		N/A	
States Not Approved	NY		DE,IN,IA,MD,MN,MT,NJ,NY,OK,OR,PA,UT,WA		NY		Available in NY only		NY	
First Year Commissions	Ages 0-100: 3.00%		6.00% Ages 0-75 4.00% Ages 76-80		Ages 0-90: 3.00%		Ages 0-99: 2.00%		≥ 10 yr certain, certain & life, life only: 3.00% Ages 0-84 1.50% Ages 85-90 < 10 year certain, certain & life: 1.50% Ages 0-90	
Remarks	Idea Benefit available.		Index payout, please call The Annuity Solution Center for details.		Installment and Cash Refund available.		Installment and Cash refund available.		Installment and Cash refund available. Life with certain (N/A in MD, PA, SC) Death Benefit available on period certain options. Partial withdrawals available after 3 yrs for up to 10% of commuted value. Full surrender allowed after 3 yrs.	

Company	AVIVA	First Colony/Genworth Financial	ING USA	Integrity Life	Jefferson Pilot Life
Product/Type	SPIA 2	SPIA	SPIA	Income Source	SPIA
Ratings	A+ Best A+ 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 Aa3 Moody's AA Fitch
Issue Ages	0-85 (Call home office for ages over 85)	0-99	3-85 0-100 - certain only option	0-95	15-85 0-95 - certain only option
Minimum Purchase	\$5,000	\$5,000	\$5,000	\$10,000	\$5,000 - certain only option \$10,000 - life options
Maximum Purchase	\$1 million w/o home office approval	\$2,500,000 without home office approval	\$2,000,000 without home office approval	\$1,000,000 without home office approval	\$1,000,000 without home office approval
Minimum Initial Income	N/A	\$100	N/A	\$100	None
Impaired Risk Underwriting	Yes/ ages up to	Yes/ ages up to 85	No	No	No
Optional Annual Increase % (Not all funds qualify)	.01% - 5.0%	1% - 6% per year	No	1% - 3% per year	N/A
States Not Approved	MT Commuted Value not approved in: NE,NJ,NY, OR	MS, NY Qualified plans N/A in OR except IRAs Certain only option N/A in MD	AL, NY	Approved in all states	Approved in all states
First Year Commissions	3.20% Ages 0-85 1.20% Ages 0-85 Certain Only < 6 yrs	Ages 0-99: 3.00%	Ages 0-100: 3.00%	3.00% 5-9 year payout 3.75% 10 yrs+ and Life payout	Ages 0-95: 3.00%
Remarks	Installment and Cash Refund available. Commutation of guaranteed payments available in certain states. Commuted Value to the beneficiary - upon death of annuitant commuted value to the owner - see endorsement for % and other limits	Installment and Cash refund available.		Limited payout options available on older ages.	Installment refund available.

Company	Lincoln Benefit Life		Mutual of Omaha		North American		Old Mutual		Penn Mutual	
Product/Type	SPIA		Wealth Manager		Income Annuity		Guaranty Income Plan		SPIA	
Ratings	A+ Best AA Standard & Poors Aa2 Moody's	A Best AA- Standard & Poors Aa3 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 A3 Moody's A- Fitch	A+ Best AA Standard & Poors Aa3 Moody's AA- Fitch				
Issue Ages	1-99	50-85	0-85 w/ life contingency (NQ/Q) 0-95 for periods certain only (NQ/Q)	0-100 NQ 18-100 Q	0-85 NQ & Q					
Minimum Purchase	\$5,000	\$5,000	\$5,000 NQ \$2,000 Q	\$15,000	\$2,500 NQ & Q					
Maximum Purchase	\$1,000,000 without home office approval	\$1,000,000 \$2,000,000 on joint life cases	\$250,000 without home office approval	N/A	\$2,000,000 with out home office approval					
Minimum Initial Income	\$100	None	None	\$100 per quarter	None					
Impaired Risk Underwriting	Yes/ ages up to 90	No	No	Yes/ ages up to 88	No					
Optional Annual Increase % (Not all funds qualify)	1% - 5% per year	1% - 5% per year	N/A	1%- 4% per year	Yes, for NQ only					
States Not Approved	NY	MA, NV, NY, OR, UT	AL & NY	NY	Approved in all states					
First Year Commissions	Ages 1-99: 3.00%	Ages 50-85: 3.00%	Ages 0-95: 1.00%	3.00% Ages 0-89 2.75% Ages 90-94 2.5% / 2.25% Age 95/ Age 96 2.0% / 1.5% Age 97/ Age 98 0.75% Age 99	Ages 0-85: 2.50%					
Remarks	Installation refund available.	Installation refund available Cash refund available	Installation refund available. Cash refund available.	Ages 90-100 certain only available.						

Company	Physicians Life	Principal	United of Omaha		United States Life
Product/Type	Vista Income Provider	SPIA	Income Access	Ultra-Income	Premier Income Annuity
Ratings	A Best AA- Standard & Poors	A+ Best AA Standard & Poors Aa2 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 AAA Standard & Poors Aa1 Moody's AA+ Fitch
Issue Ages	0-100 NQ & Q 85+ Life Time Income and Temporary NA	0-79 Life Only options 0-99 All other options	0-85	0-85	0-90
Minimum Purchase	\$5,000 NQ & Q	\$10,000.00	\$10,000	\$10,000	\$5,000
Maximum Purchase	\$500,000 with out home office approval	\$5,000,000.00 without home office approval	\$1,000,000.00 without home office approval	\$1,000,000 without home office approval	\$1,000,000 without home office approval
Minimum Initial Income	None	\$100	\$100	\$100	\$100
Impaired Risk Underwriting	No	No	Yes / 10%-20% increase	Yes / up to age 85	Yes/ ages up to 90
Optional Annual Increase % (Not all funds qualify)	Up to 6% after the 1st year	1% -5%	3% per year	1% - 6% per year	1% - 5% per year
States Not Approved	AL, MS, NY, and OR	Approved in all states	WA	Approved in all states	Available only in: CT, FL, MA, NJ, NY, PA
First Year Commissions	Ages 0-100: 3.00%	5-9 yr fixed period/fixed amount: 1.50% All other options: 3.00%	Ages 0-85: 3.50%	Ages 0-85: 3.50%	Ages 0-90: 2.50%
Remarks		Installment and Cash refund available.	Liquidity Features include: return of premium for cancellation and terminal illness. PERC and nursing home rider enhances payouts.	Installment Refund available. Maximum Deferred Period is 13 months.	Installment and Cash refund available.

Company	West Coast Life
Product/Type	Income Advantage
Ratings	A+ Best AA Standard & Poors Aa3 Moody's AA- Fitch
Issue Ages	0-85 for Life Only 0-99 for all other payout options
Minimum Purchase	\$10,000
Maximum Purchase	\$2,000,000 with out home office approval
Minimum Initial Income	N/A
Impaired Risk Underwriting	No
Optional Annual Increase % (Not all funds qualify)	No
States Not Approved	LA, MT, NY, OR,
First Year Commissions	Ages 0-99: 2.75%
Remarks	