

INDEX ANNUITY SPREAD SHEET

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

Carrier	Allianz	Allianz	Allianz	Allianz	American General																																																												
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-	A.M. Best A++ S&P AAA																																																												
Assets	30.9 Billion	30.9 Billion	30.9 Billion	30.9 Billion	25.5 Billion																																																												
Product Name	MasterDex	MasterDex 5	MasterDex 10	PowerDex Elite	HorizonIndex																																																												
Crediting Method	Monthly Pt-Pt w/ Annual Reset/Ratchet, Fixed Acct. Also Available Choice of S&P 500 or NASDAQ 100	5% Premium Bonus in 1 st 5 years Monthly Pt-Pt w/ Annual Reset/Ratchet, Fixed Acct. Also Available Choice of S&P 500 or NASDAQ 100	10% Premium Bonus in 1 st 5 years Monthly Pt-Pt w/ Annual Reset/Ratchet, Fixed Acct. Also Available Choice of S&P 500 or NASDAQ 100	Annual reset pt-topt with 5 yr look back high water mark Gains locked in at time of vesting only S&P 500 Index	Premium Bonus 9yr-3% 12yr-4% 3 Account Options 1) Fixed Acct 2) Monthly Pt-Pt w/ Ann. Reset/Ratchet 3) Biannual reset/ratchet pt-pt S&P 500 Index																																																												
Premium Listing	Flexible for 3 Years \$25 min	Flexible for 5 Years \$25 min	Flexible for 5 Years \$25 min	Flexible for 1 st 5 yrs, min. \$25/mo.	Single																																																												
Participation Rate	100% Participation Rate guaranteed Monthly Cap – 2.6% 1% Minimum Cap Fixed Acct. – 2.25% (2.0% Min.)	100% Participation Rate guaranteed Monthly Cap – 2.6% 1% Minimum Cap Fixed Acct. – 2.25% (2.0% Min.)	100% Participation Rate guaranteed Monthly Cap – 2.8% 1% Minimum Cap Fixed Acct. – 2.75% (2.0% Min.)	100% Participation Rate guaranteed 9% CAP -(see below) 8% min. CAP Fixed Acct – 2.75% (2.0% Min.)	<table border="0"> <tr> <td></td> <td>9yr</td> <td>12yr</td> </tr> <tr> <td>2yr-</td> <td>14.00%</td> <td>14.00%</td> </tr> <tr> <td>MoPt-</td> <td>2.75%</td> <td>2.75%</td> </tr> <tr> <td>Fixed-</td> <td>2.75%</td> <td>2.85%</td> </tr> <tr> <td></td> <td colspan="2">100% PR guar.</td> </tr> <tr> <td></td> <td colspan="2">2yr Min. CAP – 5%</td> </tr> <tr> <td></td> <td colspan="2">Mo.Cap Min. – 1%</td> </tr> <tr> <td></td> <td colspan="2">Fixed Min. – 2.0%</td> </tr> </table>		9yr	12yr	2yr-	14.00%	14.00%	MoPt-	2.75%	2.75%	Fixed-	2.75%	2.85%		100% PR guar.			2yr Min. CAP – 5%			Mo.Cap Min. – 1%			Fixed Min. – 2.0%																																					
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	Fixed Min. – 2.0%																																																																
Commission	<table border="0"> <tr> <td></td> <td>Yr1</td> <td>Yrs2&3</td> <td>Trail</td> </tr> <tr> <td>A</td> <td>7.0</td> <td>3.5</td> <td>0</td> </tr> <tr> <td>B</td> <td>5.25</td> <td>2.625</td> <td>0.5</td> </tr> <tr> <td>C</td> <td>3.0</td> <td>1.5</td> <td>1.0</td> </tr> </table> Commissions reduced at ages 76+		Yr1	Yrs2&3	Trail	A	7.0	3.5	0	B	5.25	2.625	0.5	C	3.0	1.5	1.0	<table border="0"> <tr> <td></td> <td>Yr1</td> <td>Yrs2-5</td> <td>Trail</td> </tr> <tr> <td>A</td> <td>9.0</td> <td>4.5</td> <td>0</td> </tr> <tr> <td>B</td> <td>7.0</td> <td>3.5</td> <td>0.5</td> </tr> <tr> <td>C</td> <td>4.5</td> <td>2.25</td> <td>1.0</td> </tr> </table> Commissions reduced at ages 76+		Yr1	Yrs2-5	Trail	A	9.0	4.5	0	B	7.0	3.5	0.5	C	4.5	2.25	1.0	<table border="0"> <tr> <td></td> <td>Yr1</td> <td>Yrs2-5</td> <td>Trail</td> </tr> <tr> <td>A</td> <td>9.0</td> <td>4.5</td> <td>0</td> </tr> <tr> <td>B</td> <td>7.0</td> <td>3.5</td> <td>0.5</td> </tr> <tr> <td>C</td> <td>4.5</td> <td>2.25</td> <td>1.0</td> </tr> </table> Commissions reduced at ages 76+		Yr1	Yrs2-5	Trail	A	9.0	4.5	0	B	7.0	3.5	0.5	C	4.5	2.25	1.0	0-75 9% 1 st yr 4.5% yrs 2-5 76-85 7% 1 st yr 2.5% yrs 2-5	<table border="0"> <tr> <td></td> <td>9yr</td> <td>12yr</td> </tr> <tr> <td>0-75</td> <td>6.0%</td> <td>8.0%</td> </tr> <tr> <td>76-80</td> <td>5.0%</td> <td>7.0%</td> </tr> <tr> <td>81-85</td> <td>4.0%</td> <td>6.0%</td> </tr> </table>		9yr	12yr	0-75	6.0%	8.0%	76-80	5.0%	7.0%	81-85	4.0%	6.0%
	Yr1	Yrs2&3	Trail																																																														
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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	\$25,000 Q&NQ	\$25,000 Q&NQ	\$2,000 Q \$5,000 NQ	\$2,000 Q \$5,000 Non Q	\$5,000 Q&NQ																																																												
Maximum Issue	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)	\$1,000,000 (approval req. 500k+)																																																												
Free Annual Partial Withdrawal	10% per yr up to 50% total	10% per yr up to 50% total	50% of initial dep. total, 10% per yr	25% of initial dep. total, 5% per yr	10% after year one																																																												
Surrender Charges	10/9/8/7/6/5/4 +/- MVA 7 Years	15/14/13/12/11/10/9/8 7/6 +/- MVA 10 Years	Client can take lump sum of 87.5% of premium at 1.5%	15% for 2 yrs, decreasing monthly by 0.1526 thereafter 10 years	10/10/9/8/7/6/5/4/2 - 9yr 12/12/12/12/12/11 10/9/8/7/5/3 – 12yr +/- MVA																																																												
Minimum Guarantee	75% of premium at 3%	80% of premium at 3%	75% of premium at 3%	75% of premium at 3%	90% of premium at 2%																																																												
Comments	Additional deposits allowed in 1 st 3 years – do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away after 7 years	Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS Client can walk away after 10 years	This is a two-tiered product, client must annuitize this contract for 10yr min anytime after 5 th anniversary Additional deposits allowed in 1 st 5 years will receive bonus and do not reset surrender Trail commission options start in 2 nd year, based on AV at beginning of the year Death Benefit option of surrender value or payout of 5 yrs (min.) NH Waiver – 30 days, after year 1, n/a in KS	Additional deposits do not reset surrender \$20k min. issue in FL Death Benefit option of surrender value or payout of 5 yrs (min.) Loan feature available – up to 50% of surrender value Lower cap in AL, IN, KY, PA	Nursing home waiver-full surrender after 1 st policy year after 90days in nursing home Early annuitization available after yr 5 for 5 yr min. payout Can reallocate between accounts every policy anniv.																																																												
Product NOT approved in these states	IN,NJ,NY,OK,OR PA,UT,WA	IN,NJ,NY,OK,OR PA,UT,WA	IN,NJ,NY,OK,OR PA,UT,WA	NY, OR, UT, WA	MN, NJ, NY, OK, OR, PA, UT, VT, WA																																																												

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Carrier	BMA/RBC	BMA/RBC	BMA/RBC	Equitrust	Equitrust
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	2.0 Billion	2.0 Billion	2.0 Billion	2.2 Billion	2.2 Billion
Product Name	Index Master Dow 5	Index Master S&P 7	Index Master Dow 10	Market Value Index	MarketPower Bonus Index
Crediting Method	Indexed Account - Annual reset/ratchet with monthly average Fixed account also available DJIA Index	Indexed Account - Annual reset/ratchet with monthly average Fixed account also available S&P 500 Index	Indexed Account - Annual reset/ratchet with monthly average Fixed account also available DJIA Index	3 Account Options 1) Annual Reset Pt-Pt 2) Annual Reset Mo Avg 3) Fixed Account S&P 500 Index	10% 1st Year Premium Bonus <u>3 Account Options</u> 1) Annual Reset Pt-Pt 2) Annual Reset Daily Avg. 3) Fixed Account S&P 500 Index
Premium Listing	Flexible \$1,000 min add'l	Flexible \$1,000 min add'l	Flexible \$1,000 min add'l	Flexible	Flexible
Participation Rate	100% participation rate guaranteed 10% CAP 2% spread Min CAP 10%, Max spread 5% Fixed acct – 3.10%	100% participation rate guaranteed 10% CAP 1% spread Min CAP 10%, Max spread 5% Fixed acct – 3.25%	100% participation rate guaranteed 10% CAP 0% spread Min CAP 10% Max spread 5% Fixed acct – 3.75%	100% PR Guar Mo Avg Cap – 8.5% Pt-to-Pt Cap - 7.0% Fixed Acct-3.1% Minimum Caps – 5% on Mo.Avg 6% on Pt-Pt Min. Fixed – 1.5%	100% PR Guar Daily Avg Cap–7.5% Pt-Pt Cap–6.5% Fixed Acct-3.0% Min. Caps 7% Daily Avg 5% Pt-Pt Min. Fixed – 1.5%
Commission	4% @ 0-75 3.0% @76-80 2.0% @81-85	6% @ 0-75 4.75% @76-80 3.50% @81-85	9% @ 0-75 7.25% @76-80 5.25% @81-85	10% for all ages	8.5% all ages
Issue Ages	0-77 Q , 0-85 NQ	0-77 Q , 0-85 NQ	0-77 Q , 0-85 NQ	0-80 Q or NQ	0-80 Q or NQ
Minimum Issue	\$5,000 Q&NQ	\$5,000 Q&NQ	\$5,000 Q&NQ	\$2,000 Q / \$5000 NQ	\$2,000 Q / \$5000 NQ
Maximum Issue	\$500,000	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% after year one	10% after year one
Surrender Charges	6/6/6/4/2 – 5 years	8/8/8/7/6/4/2 – 7 years	12/12/12/11/10/9 8/6/4/2 - 10 years	12/12/12/12/11/10/8/6 4/2 + or – MVA 10 Years	20/20/19/19/18/17/16 14/12/10/8/6/4/2 + or – MVA 14 years
Minimum Guarantee	94% of premium at 3%	92% of premium at 3%	88% of premium at 3%	87.5% of premium at 1.5%	100% of premium at 1.5%
Comments	Can annuitize after year 2 for 6 year minimum Add'l deposits do not reset surrender PR, CAP and Spread applied in that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX)	Can annuitize after year 2 for 6 year minimum Add'l deposits do not reset surrender PR, CAP and Spread applied in that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX)	Can annuitize after year 2 for 6 year minimum Add'l deposits do not reset surrender No spread ever in IL PR, CAP and Spread applied in that order NH Waiver – 90days, after year 1 (n/a in MA) TI Waiver (n/a in MA, TX)	Add'l deposits have their own surrender Nursing home waiver up to issue age 75 – all states Funds can be reallocated each policy anniversary Can annuitize after yr5 for 10yr Minimum 2% Min.Guar – AL,CAME,MA,MN,RI,TX UT,WA,WI 2.5% - NC, NH	Add'l deposits have their own surrender Nursing home waiver up to issue age 75 – all states Funds can be reallocated each policy anniversary Can annuitize after yr5 for 10yr Minimum 2% Min.Guar – AL,CAME,MA,MN,RI,TX UT,WA,WI 2.5% - NC, NH
Product NOT approved in these states	HI, IL, NJ, NY, ND, OR, WA	HI, IL, NJ, NY, ND, OR, WA	HI, NJ, NY, ND, OR, SC, WA	AL, CT, IL, MA MN, NJ, NY, OK OR, PA, UT, VT, WA	AL,CT,IN,MA,MN,NH NY,ND,OR,OK,PA UT,VT,WA

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Carrier	F&G	F & G	F & G	F & G	F & G
Ratings	A.M. Best A	A.M. Best A	A.M. Best A	A.M. Best A	A.M. Best A
Assets	9.2 Billion	9.2 Billion	9.2 Billion	9.2 Billion	9.2 Billion
Product Name	Index Rewards 5	Loyalty Rewards	Spectrum Rewards Bonus	Spectrum Rewards Choice 7	Spectrum Rewards Choice 9
Crediting Method	Total of 5 options Annual reset/ratchet 1)Pt-Pt S&P500 2)Mo Avg S&P 500 3) Pt-Pt DJIA 4) Mo Avg DJIA 5) Fixed Acct.	12% bonus -1% first yr premium bonus also applied on every policy anniversary starting 2 nd anniversary Choice of Annual reset/ratchet w/ 1)Pt-to-pt or 2)Monthly Average On 1) S&P 500 or 2) DJIA	6% 1 st Year Premium Bonus Monthly Point to Point w/ 1, 2, or 3 year Ratchet Gains are credited each ratchet period Cap applied to monthly growth, no cap on downside S&P 500 Index	4 crediting methods 1 - Annual Reset w/ Monthly Average 2 - Annual Reset Point to Point 3 - Annual Reset, Monthly Pt - Pt 4 - Fixed Interest S&P 500 Index	3% 1 st Year Premium Bonus 4 crediting methods 1 - Annual Reset w/ Monthly Pt-Pt 2 - 2 yr Reset w/ Monthly Pt-Pt 3 - 3 yr Reset w/ Monthly Pt-Pt 4 - Fixed Interest S&P 500 Index
Premium Listing	Single	Flexible \$2,000 min. add'l	Flexible \$2,000 min. add'l	Flexible \$2,000 min. add'l	Flexible \$2,000 min. add'l
Participation Rate	100% PR Guar. Mo. Avg Cap- 7.75% Pt-Pt Cap - 7.0% Minimum Cap 5% Fixed Acct-2.5%	100% PR Guar. MoAvg CAP - 7.75% Pt-pt CAP - 7.0% 5% Minimum Cap Fixed acct - 3.0%	100% PR Guar. 1Yr Mo. Cap - 3.05% 2Yr Mo. Cap - 4.00% 3Yr Mo. Cap - 4.65% Fixed acct-1.5%	100% PR Guar. Mo Avg Cap - 6.5% Pt-Pt Cap - 6.0% MoPt-Pt Cap-2.45% Fixed Rate - 2.10%	100% PR Guar. Caps & Rates: 1 - 2.40% 2 - 3.00% 3 - 3.25% 4 - 1.50%
Commission	4% ages 0-79 2% 80-90	8% ages 0-79 4% ages 80-85	10% ages 0-79 5% ages 80-85	7% ages 0-79 3.5% ages 80-85 See below for trail info	9% ages 0-79 4.5% ages 80-85
Issue Ages	0-90 Q or NQ	0-85 Non Q and Q	0-85 Non Q and Q	0-85 Non Q and Q	0-85 Non Q and Q
Minimum Issue	\$5,000	\$5,000	\$5,000	\$25,000	\$25,000
Maximum Issue	\$600,000	\$600,000	\$600,000	\$600,000	\$600,000
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one up to 25% total	10% after year one	10% after year one
Surrender Charges	9/8/7/6/5 5 years	15/15/15/15/15/14/12 10/8/6/4/2 12 years	18/17/16/15/14/13/12 11/10/9/7/5/3/1 14 years	12/11/10/8/6/4/2 7 Years	12/11/10/9/8/7/6/4/2 9 Years
Minimum Guarantee	100% of premium at 1.5%	80% of 1 st yr prem @3%; 88% of subsequent prem @3%	100% of premium at 1.5%	100% of premium at 1.5%	100% of premium at 1.5%
Comments	Funds can be reallocated between 5 accounts each anniversary-min \$2k in each account Nursing Home Waiver - 60 days Terminal Illness and Unemployment waiver available	12% bonus -1% first yr premium bonus also applied on every policy anniversary After 1 yr -N/H Waiver (60 days) and Terminal Illness Waiver Add'l deposits do not reset surrender Can annuitize after yr 5 for 5 yr min.	Can annuitize after yr 5 for 5 or more yrs Cap lasts for entire ratchet period and is applied to gain each month, negative change is not capped Add'l deposits do not reset surrender	Can annuitize after yr 5 for 5 or more yrs Trail commission option of 5.75% up front with 10% trail on gains in index accounts Terminal illness, unemployment, and 60 day Nursing Home waivers available Certain states have a floating minimum, rates differ-call for details Add'l deposits do not reset surrender	Can annuitize after yr 5 for 5 or more yrs Terminal illness, unemployment, and 60 day Nursing Home waivers available Add'l deposits do not reset surrender Certain states have a floating minimum, rates differ-call for details
Product NOT approved in these states	ND, NY, OK, OR, UT, WA	CT, MA,MI, MN, NC, NH, NY, OK, OR, UT, WA	AL,AK,AR,CT,IN,IA,ME, MA,MI,MN,NV,NH NM,NY,NC,ND,OK OR,RI,TX,UT,VT,WAWI	CT,MA,MN,NY, ND,OH,OK,OR, UT,VT,WA,WI	CT,MA,MN,NY, ND,OH,OK,OR, UT,VT,WA,WI

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Carrier	F & G	ING USA	ING USA	ING USA									
Ratings	A.M. Best A	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA	A.M. Best A+ S&P AA									
Assets	9.2 Billion	23.2 Billion	23.2 Billion	23.2 Billion									
Product Name	Spectrum Rewards Reserve	Income Outcome	MarketSmart	Secure Index									
Crediting Method	4% 1 st Year Premium Bonus Monthly Point to Point w/ 1, 2, or 3 year Ratchet Gains are credited each ratchet period Cap applied to monthly growth, no cap on downside S&P 500 Index	Annual reset/ratchet Point to Point Higher retroactive cap rates (Income Value) applied if the contract is annuitized after the 10th year for life or 10 year certain S&P 500 Index	Pt-to-pt w/mo. avg. in last yr. of contract. Spread is subtracted from annual effective yield for total S&P500 growth Resulting interest rate is compounded for the number of term years S&P 500 Index	Annual reset / ratchet, Pt to pt w/ 2 index strategies: Traditional and Guaranteed plus a fixed account Guaranteed Strategy applies 2% minimum growth each year S&P 500 Index									
Premium Listing	Flexible \$2,000 min. add'l	Flexible \$50 Q, \$200 NQ min. add'l	Single	Flexible \$50 min. add'l									
Participation Rate	100% PR Guar. 1Yr Mo.Cap – 2.85% 2Yr Mo.Cap – 3.60% 3Yr Mo.Cap – 3.65% Fixed acct –2.0%	<u>Accumulated Value</u> Index – 6% Cap Fixed – 3.00% <u>Income Value</u> Index - 11% Cap Fixed – 4% 100% PR Guaranteed	100% PR guar. 5yr Spread – 2.95% 6yr Spread – 2.50% 7yr Spread – 2.25% 10yr Spread – 2.15% No CAP guaranteed	<table border="1"> <tr> <td></td> <td>Cap</td> <td>100k+</td> </tr> <tr> <td>Trad'l</td> <td>6.0%</td> <td>7.0%</td> </tr> <tr> <td>Guar.</td> <td>4.0%</td> <td>5.0%</td> </tr> </table> 100% PR Guaranteed Fixed Acct – 3.00%		Cap	100k+	Trad'l	6.0%	7.0%	Guar.	4.0%	5.0%
	Cap	100k+											
Trad'l	6.0%	7.0%											
Guar.	4.0%	5.0%											
Commission	9% ages 0-79 4.5% ages 80-85	7% at issue 1.5% at Income Stage	5yr – 3%, 6yr – 3.5% 7yr – 4.5%, 10yr–8% Reduced by 25% for ages 76+	5% ages 0-75 3.75% ages 76-85									
Issue Ages	0-85 Non Q and Q	0-75 Non Q and Q	0-85 Q or Non Q	0-85 Q or Non Q									
Minimum Issue	\$5,000	\$1,500 Q, \$5,000 Non Q	\$5,000	\$5,000									
Maximum Issue	\$600,000	\$1,000,000	\$1,000,000	\$1,000,000									
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	Interest only in yr 1 10% after yr 1									
Surrender Charges	12.5/11.5/10.5/9.5/8.5/7.5/6.5/5.5/4.5/3.5/2.51.5/0.5 - 13 years	12/12/12/10/8/7/6/5/4/2 10 Years	9/8/7/6/5/4/3/2/1 10 Years	12/12/12/10/8/6/4 7 years									
Minimum Guarantee	100% of premium at 1.5%	87.5% of premium at 3%	90% of premium at 3%	100% of premium at 3%									
Comments	Can annuitize after yr 5 for 5 or more yrs 60 day Nursing Home Waiver, Terminal Illness and Unemployment Waiver Add'l deposits do not reset surrender Certain states have a floating minimum, rates differ—call for details	Can annuitize after yr 1 for 5 or more yrs Additional deposits do not reset surrender Surrender charges differ in CT, IN, MD, OK and PA 30 day Nursing Home waiver (n/a in MA, TX) Surrender applies to total annual withdrawal if more than 10%	5, 6, 7 and 10 Year Option 30 day exit window at end of indexing period or contract will renew Can annuitize after yr 1 for 5 or more yrs Surrender applies to total annual withdrawal if more than 10% 30 day Nursing Home waiver (n/a in MA, TX)	Can annuitize after yr 1 for 5 or more yrs Additional deposits do not reset surrender 30 day Nursing Home waiver (n/a in MA, TX) Surrender applies to total annual withdrawal if more than 10% Similar product available in NY									
Product NOT approved in these states	AR,CT,MA,MN,NY,ND,OK,OR,TX,UT,VT,WA	AL, MA, ND, NY, OK, OR, UT, WA	AL, DE, MA, MN, NY, ND, OR	AL, NY*, OR									

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Carrier	ING USA	Jefferson Pilot	Jefferson Pilot	Jefferson Pilot
Ratings	A.M. Best A+ S&P AA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA	A.M. Best A++ S&P AAA
Assets	23.2 Billion	14.1 Billion	14.1 Billion	14.1 Billion
Product Name	Selectra	Eclipse 8 & 10 Year	New Directions I-66 and I-88	Optipoint 8, 10 and 12 Year
Crediting Method	2 indexed strategies: 1) Total Return – Bond strat. Return tied to 3 bond indices (Lehman Bros. Investment grade & corporate, Merrill Lynch convertible). Gain/loss credited w/ movement from this acct. Can move only 20% from this strat. every anniv. 2) S&P 500 Ann. reset/ratchet w/ mo. avg, 1 yr. fixed; can move between accts w/in 30 days of anniv.	Market performance premium bonus (MPPB) 8yr – 1.5% 1 st 3yrs 10yr-2.0% 1 st 3yrs 4 Crediting Options 1) Fixed Account 2) Ann. reset/ratchet performance triggered acct (PTA) 3) 2yr pt-pt indexed acct 4) 2yr monthly pt-pt w/ bi-annual reset S&P 500 Index	1) 2 Yr reset/ratchet pt-to-pt 2) Ann. reset/ratchet performance triggered acct (PTA) 3) MYG Fixed acct S&P 500 Index	Premium bonus 8yr – 2% 1 st 3yrs 10yr – 3% 1 st 4yrs 12yr - 4% 1 st 5yr 4 Crediting Options 1) Fixed Account 2) Ann. reset/ratchet performance triggered acct (PTA) 3) 2yr pt-pt indexed acct 4) Monthly pt-pt w/ bi-annual reset S&P 500 Index
Premium Listing	Flexible, Min. \$5000	Single	Single	Flexible, \$50 min
Participation Rate	100% PR guar. 1.95% spread Fixed Acct – 3.25% Total Return Quarterly Rate – 3% No CAP guaranteed Max spread 8.95%	8yr 10yr Min 1) 3.05% 3.15% 1.5% 2) 4.85% 5.00% 2.5% 3) 12.75% 13.25% 7.0% 4) 3.55% 3.55% 1.0%	66 88 2yr- 14.75% 16.0% PTA- 5.5% 5.8% Fixed- 3.5% 3.65% 100% PR guar. 2yr Min. CAP – 10% PTA Min. – 3% Fixed Min. – 1.75%	8yr 10yr 12yr 1) 3.15% 3.25% 3.25% 2) 5.0% 5.15% 5.15% 3) 13.25% 13.75% 13.75% 4) 3.55% 3.65% 3.65% Minimums match the Eclipse product
Commission	@0-75 - 7% yrs 1-3, 3% yrs 4-6: @76-85 – 5.25% yrs 1-3, 2.25% yrs 4-6	8yr – 5% 0-75, 3.25% 76-80, 1% 81-85 10yr – 6% 0-75, 4% 76-80, 2.5% 81-85 Qual. plans comp reduced	66 – 3.5%; 2.25% @ 76-80; 1% @81+ 88 – 4.5%; 3% @ 76-80; 1.5% @81+	8yr 10yr 12yr 0-75 5% 6% 6.5% 76-80 4% 4.75% 5% 81-85 3.25% 3.75% 4%
Issue Ages	0-85 Q or Non Q	0-85 Q & NQ	0-85 Q & NQ	0-85 Q & NQ
Minimum Issue	\$5,000	\$5,000	\$10,000	\$2,000 Q, \$5,000 NQ
Maximum Issue	\$500,000	\$1,000,000	\$1,000,000	\$1,000,000
Free Annual Partial Withdrawal	10% after year one	10% every year	10% after year one	10% every year
Surrender Charges	12/12/11/10/9/ 8/7/6/4/2 10 years	9/8/7/6/5/4/3/2 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years + or – MVA	9/8/7/6/4.75/3.75 6 Years 9/8/7/6/4.75/3.5/2/ 0.75 – 8 Years + or – MVA	9/8/7/6/5/4/3/2 - 8 Years 10/9/8/7/6/5/4/3/2/1 10 Years 12/11/10/9/8/7/6/5/4/3/2/1 12 Years + or – MVA
Minimum Guarantee	100% of premium at 1.5%	100% of premium at 1.5%	100% of premium at 1.75%	100% of premium at 1.5%
Comments	Can annuitize after yr 1 for 5 or more yrs Surrender and MVA apply to total annual withdrawal if more than 10% 30 day Nursing Home waiver (n/a in MA, TX) Special ppwk in NJ,ND, OR – call for details	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 If there is no decline in S&P500, AV increased by 1.5% or 2% of premium	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 life of the contract	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 Death Benefit option of surrender value or payout of 5 yrs (min.)
Product NOT approved in these states	AL, MA, NY, VT, WA	MA, MN, NY, OR, UT, WA	MN, NY, OR, WA	MA, MN, NY, OR, UT, WA (No 12yr in CT)

INDEX ANNUITY SPREAD SHEET

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

Carrier	Jefferson Pilot	Lafayette Life	Lafayette Life	Lafayette Life																																
Ratings	A.M. Best A++ S&P AAA	A.M. Best A S&P A	A.M. Best A S&P A	A.M. Best A S&P A																																
Assets	14.1 Billion	1.5 Billion	1.5 Billion	1.5 Billion																																
Product Name	Smart Course Route 78 & 810	Marquis Flex 3% minimum	Marquis Flex 2.0% minimum	Marquis Flex 1.5% minimum																																
Crediting Method	1) 2 Yr reset/ratchet pt-to-pt 2) Ann. reset/ratchet performance triggered acct (PTA) 3)MYG Fixed acct S&P 500 Index	2 Crediting Options: 1)Annual reset/ratchet, point- to-point index acct 2)Fixed acct. 5 and 10 year S&P 500 Index	2 Crediting Options: 1)Annual reset/ratchet, point- to-point index acct 2)Fixed acct. 5 and 10 year S&P 500 Index	2 Crediting Options: 1)Annual reset/ratchet, point- to-point index acct 2)Fixed acct. 5 and 10 year S&P 500 Index																																
Premium Listing	Single	Flexible \$83/mo. minimum additional	Flexible. \$83/mo. minimum additional	Flexible. \$83/mo. minimum additional																																
Participation Rate	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">78</td> <td style="text-align: center;">810</td> </tr> <tr> <td>2yr- 16.00%</td> <td>16.00%</td> </tr> <tr> <td>PTA- 5.8%</td> <td>5.8%</td> </tr> <tr> <td>Fixed-3.65%</td> <td>3.65%</td> </tr> </table> <p style="text-align: center;">100% PR guar. 2yr Min. CAP – 10% PTA Min. – 3% Fixed Min. – 1.75%</p>	78	810	2yr- 16.00%	16.00%	PTA- 5.8%	5.8%	Fixed-3.65%	3.65%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">5yr</td> <td style="text-align: center;">10yr</td> </tr> <tr> <td>PR 100%</td> <td>100%</td> </tr> <tr> <td>CAP 5.00%</td> <td>6.00%</td> </tr> <tr> <td>Fixed 3.25%</td> <td>3.75%</td> </tr> </table> <p style="text-align: center;">Min. PR - 25% Min CAP - 3%</p>	5yr	10yr	PR 100%	100%	CAP 5.00%	6.00%	Fixed 3.25%	3.75%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">5yr</td> <td style="text-align: center;">10yr</td> </tr> <tr> <td>PR 100%</td> <td>100%</td> </tr> <tr> <td>CAP 6.25%</td> <td>7.25%</td> </tr> <tr> <td>Fixed 3.5%</td> <td>4.0%</td> </tr> </table> <p style="text-align: center;">Min. PR - 25% Min CAP – 3%</p>	5yr	10yr	PR 100%	100%	CAP 6.25%	7.25%	Fixed 3.5%	4.0%	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">5yr</td> <td style="text-align: center;">10yr</td> </tr> <tr> <td>PR 100%</td> <td>100%</td> </tr> <tr> <td>CAP 6.75%</td> <td>7.75%</td> </tr> <tr> <td>Fixed 3.5%</td> <td>4.0%</td> </tr> </table> <p style="text-align: center;">Min. PR - 25% Min CAP - 3%</p>	5yr	10yr	PR 100%	100%	CAP 6.75%	7.75%	Fixed 3.5%	4.0%
78	810																																			
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5yr	10yr																																			
PR 100%	100%																																			
CAP 6.75%	7.75%																																			
Fixed 3.5%	4.0%																																			
Commission	78 – 5%; 3.75% @ 76-80; 2.5% @81+ 810 – 6%; 4.5% @ 76-80; 3% @81+	5yr 4.5%,3.5% 70-85 10yr 5.5%, 4.5% 70- 85	5yr 4.5%,3.5% 70-85 10yr 5.5%, 4.5% 70- 85	5yr 4.5%,3.5% 70-85 10yr 5.5%, 4.5% 70- 85																																
Issue Ages	0-85 Q & NQ	0-85 (1 and 5 yr), 0- 80 (10 yr) Q or Non Q	0-85 (1 and 5 yr), 0- 80 (10 yr) Q or Non Q	0-85 (1 and 5 yr), 0- 80 (10 yr) Q or Non Q																																
Minimum Issue	\$5,000	\$1,000	\$1,000	\$1,000																																
Maximum Issue	\$1,000,000	\$500,000	\$500,000	\$500,000																																
Free Annual Partial Withdrawal	10% after year one	10% after year one	10% after year one	10% after year one																																
Surrender Charges	9/8/7/6/5/4/3/2 – 78 10/9/8/7/6/5/4/2.85/ 1.85/0.85 – 810 + or – MVA	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years	8/7/6/5/4/3/2/1/1/1* 5 Years 9/9/8/7/6/5/4/3/2/1** 10 Years	8/7/6/4/2 5 Years 9/9/8/7/6/5/4/3/2/1 10 Years																																
Minimum Guarantee	100% of premium at 2%	3% on 100% of AV	2.0% on 100% of AV	1.5% on 100% of AV																																
Comments	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 Death Benefit option of surrender value or payout of 5 yrs (min.)	Nursing Home Withdrawals 25% after year one Add'l deposits do not reset surrender Add'l deposit in EIA accts. Have own start and end points Commission reduced on 412i	Nursing Home Withdrawals 25% after year one *60 day window after 5 years to leave contract with no surrender **Higher surrender charges for clients ages 0-55 Add'l deposits do not reset surrender Add'l deposit in EIA accts. Have own start and end points Commission reduced on 412i	Nursing Home Withdrawals 25% after year one Add'l deposits do not reset surrender Add'l deposit in EIA accts. Have own start and end points Commission reduced on 412i																																
Product NOT approved in these states	MN, NY, OR, WA	<u>Only available in:</u> OR, UT, WA	AK,DC,DE,IL,MD,NE NJ,NY,OR,SC,TN,UT VA,WA	<u>Only available in:</u> DE, IL MD, NE, TN, VA																																

INDEX ANNUITY SPREAD SHEET

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

Carrier	Lincoln Benefit	Lincoln Benefit	Physicians	Sun Life Financial																																																
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	2.1 Billion (62 Billion Allstate)	2.1 Billion (62 Billion Allstate)	1.2 Billion	72.8 Billion																																																
Product Name	Saver's Index I	Saver's Index III	Vista Index Solution	Keypoint Index Multipoint																																																
Crediting Method	Annual reset/ratchet Pt to Pt 2 Crediting Options based on participation rate S&P 500 Index	Annual reset/ratchet point to point 2 Crediting Options based on participation rate S&P 500 Index	1 st yr Premium bonus: 10yr – 5%, 15yr – 10% 3 indexing methods available: 1) Ann.Reset Mo avg 2) Annual Reset Pt-pt 3) Fixed Interest All gains ratcheted S&P 500 Index	Cumulative averaging with annual high water mark End point is highest running averaged year end S&P 500 Index																																																
Premium Listing	Single	Flexible. Minimum \$150	Flexible - \$100/mo. min.	Single																																																
Participation Rate	<table border="1"> <thead> <tr> <th></th> <th>Option1</th> <th>Option2</th> </tr> </thead> <tbody> <tr> <td>PR</td> <td>60%</td> <td>100%</td> </tr> <tr> <td>CAP</td> <td>8.5%</td> <td>7.5%</td> </tr> <tr> <td>MinPR</td> <td>50%</td> <td>100%</td> </tr> </tbody> </table> 3% min.CAP for all		Option1	Option2	PR	60%	100%	CAP	8.5%	7.5%	MinPR	50%	100%	<table border="1"> <thead> <tr> <th></th> <th>Option1</th> <th>Option2</th> </tr> </thead> <tbody> <tr> <td>PR</td> <td>60%</td> <td>100%</td> </tr> <tr> <td>CAP</td> <td>8.0%</td> <td>7.0%</td> </tr> <tr> <td>MinPR*</td> <td>30%</td> <td>100%</td> </tr> </tbody> </table> *Option 1 – 20%min.PR in CA, 50% in WI Option 2 – 20%min.PR in CA 3% min.CAP for all		Option1	Option2	PR	60%	100%	CAP	8.0%	7.0%	MinPR*	30%	100%	<table border="1"> <thead> <tr> <th></th> <th>PR</th> <th>Fixed</th> </tr> </thead> <tbody> <tr> <td>7yr</td> <td>125%</td> <td>2.90%</td> </tr> <tr> <td>10yr</td> <td>100%</td> <td>2.90%</td> </tr> <tr> <td>15yr</td> <td>100%</td> <td>3.00%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th></th> <th>MoCAP</th> <th>Pt-Pt CAP</th> </tr> </thead> <tbody> <tr> <td>7yr</td> <td>6.25%</td> <td>6.0%</td> </tr> <tr> <td>10yr</td> <td>6.5%</td> <td>6.0%</td> </tr> <tr> <td>15yr</td> <td>6.5%</td> <td>6.0%</td> </tr> </tbody> </table> Min. Cap-6%, Min.Fixed 1.5%		PR	Fixed	7yr	125%	2.90%	10yr	100%	2.90%	15yr	100%	3.00%		MoCAP	Pt-Pt CAP	7yr	6.25%	6.0%	10yr	6.5%	6.0%	15yr	6.5%	6.0%	1 Yr: 30% PR 10% CAP 5 Yr: 80% PR 7 Yr: 90% PR 10 Yr: 100% PR No CAP on 5,7, and 10 yr
	Option1	Option2																																																		
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15yr	6.5%	6.0%																																																		
Commission	5% 0-75 3.5% 76+ Based on owner age	8% 0-75 5.5% 76+ Based on owner age	7yr – 4%; 10yr – 7%, 15yr – 9% See Below	1% on 1 yr, 5% on 5 yr, 7% on 7 yr, 10% on 10 yr Reduced age 81+																																																
Issue Ages	Owner 0-99, Annuitant 0-75 Q or Non Q	Owner 0-99, Annuitant 0-85 Q or Non Q	7yr 0-80, 10yr 0-75, 15yr 0-70	0-85 Non Q; 0-75 Q																																																
Minimum Issue	\$2,000 Q \$5,000 Non Q	\$10,000	\$2,500	\$10,000																																																
Maximum Issue	\$1,000,000	\$1,000,000	\$500,000	\$1,000,000																																																
Free Annual Partial Withdrawal	10% after year one	10% after year one	5% after year one	Annually vested portion																																																
Surrender Charges	8/8/8/8/8/8 7 years	10/10/9/9/8/8/7/6/4/2 10 years	Minimum Guarantee Value	SV = 90% of premium + vested credit																																																
Minimum Guarantee	90% of premium at 3%	90% of premium at 3%	90% of prem. at 1.5% (90% at 3% in CA, NM, UT & WI)	90% of premium at 1.75%																																																
Comments	Can annuitize after year 1 w/ no surrender – min. 3 years 45 day window @ end of 7th yr to move money Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA Saver's Index I is filed under different name in SC	New deposits have own surrender, index rates Can annuitize after yr 5 for 5 yr min. Confinement waiver – full AV after 60 days, not avail. In KS, MA, OR, TX, VT, WA	Addt'l. deposits do not reset surrender Comp reduced at older ages Lower comp in TX,UT Death Benefit = min. guar. of contract Principal guar. avail. for 25bp reduction on Cap and 10bp reduction on fixed acct. Full AV avail. if taken over 5 yr min. Nursing home waiver - 60 days	1, 5 or 7 year contract available Call for details on Vesting Schedule Participation rates and CAPs guaranteed for life of the contract 3% min. and lower rates in MN & UT																																																
Product NOT approved in these states	AK, ND, NY, OR, VT, WA	IL, MA, ND, NY, OR, PA, SC, VT, WA	AL, IN, MA, MN, MS, NJ, NY, OR, PA, WA	MO, ND, NY, OK, OR WA																																																