

# SIZZLING SUMMER INDEXED ANNUITIES

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

Carrier	F & G	ING USA	ING USA	Lafayette Life	Lincoln Benefit
Ratings	A.M. Best A S&P BBB	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 AA
Assets	9.2 Billion	23.2 Billion	23.2 Billion	1.5 Billion	2.1 Billion (62 Billion Allstate)
Product Name	Spectrum Rewards Choice 9	Secure Index	Selectra	Marquis Flex Advant-Edge (2%)	Saver's Index I
Crediting Method	3% 1 <sup>st</sup> 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	Annual reset/ratchet Point to Point  2 index strategies: Traditional & Guaranteed plus a fixed account  Guaranteed Strategy applies 2% minimum growth each year  S&P 500 Index	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.	2 Crediting Options: 1) Annual reset/ratchet, point-to-point index acct 2) Fixed acct.  5 and 10 year  S&P 500 Index	Annual reset/ratchet Pt to Pt  2 Crediting Options based on participation rate  S&P 500 Index
Premium Listing	Flexible \$2,000 min. add'l	Flexible \$50 min. add'l	Flexible Min. Add'l \$50	Flexible. \$83/mo. minimum additional	Single
Participation Rate	100% PR Guar.  Caps & Rates: 1 - 2.60% 2 - 3.00% 3 - 3.25% 4 - 2.35% 1% Min. Cap for all	Cap 100k+ Trad'l 6.00% 7.00% Guar. 4.00% 5.00%  100% Participation Rate  Fixed Acct - 3.5%	Spread - 2.30% Fixed Acct - 2.65% Total Return Quarterly Rate - 3%  No CAP guaranteed Max spread 8.95%	5yr 10yr PR 100% 100% CAP 6.00% 7.00% Fixed 3.5% 4.0%  Min. PR - 25% Min CAP - 3%	PR Cap 100k+ 60% 8.00% 8.50% 100% 7.00% 7.50%  Bailout Provision - client can leave contract if renewal cap is 2% less than issue cap
Commission	9% ages 0-79 4.5% ages 80-85	5% ages 0-75 3.75% ages 76-85	0-75 9% yrs 1-3 4% yrs 4-6 76-85 6.75% yrs 1-3 3% yrs 4-6	5yr 4.5%, 3.5% 70-85 10yr 5.5%, 4.5% 70-85	5% 0-75 3.5% 76+ Based on owner age
Issue Ages	0-85 Non Q and Q	0-85 Q or Non Q	0-85 Q or Non Q	0-85 (1 and 5 yr), 0-80 (10 yr) Q or NQ	Annuitant 0-75 Q or Non Q
Minimum Issue	\$25,000	\$5,000	\$5,000	\$1,000	\$10,000
Maximum Issue	\$600,000	\$1,000,000	\$500,000	\$500,000	\$1,000,000
Free Annual Partial Withdrawal	10% after year one	Interest only in yr 1 10% after yr 1	10% after year one	10% after year one	10% after year one
Surrender Charges	12/11/10/9/8/7/6/4/2  9 Years	12/12/12/10/8/6/4  7 years	12/12/11/10/9/8/7/6/4/2 + or - MVA & TRA 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	8/8/8/8/8/8 7 years
Minimum Guarantee	100% of premium at 2.45% (See Below)	100% of premium at 3%	100% of premium at 1.5% (3% in MN)	2.0% on 100% of AV	90% of premium at 3%
Comments	Can annuitize after yr 5 for 5 or more years  Add'l deposits do not reset the surrender  Terminal illness, unemployment and 60 day Nursing Home waivers apply	Can annuitize after yr 1 for 5 or more years  Additional deposits do not reset the surrender  30 day Nursing Home waiver (n/a in MA, TX)  Surrender applies to total annual withdrawal if more than 10%	Can annuitize after yr 1 for 5 or more years  Surrender and MVA apply to total annual withdrawal if more than 10%  30 day Nursing Home waiver (n/a in MA, TX)  If there is no decline in S&P 500, AV increased by 1.5% or 2% of premium	60 day window after 5 yrs to leave contract with no surrender  Add'l deposits do not reset the surrender  Add'l deposits in EIA accts. Have own start and end points  Higher surrender charges for clients ages 0-55	Can annuitize after year 1 w/ no surrender - min. 3 years  45 day window at end of 7 <sup>th</sup> year to move money  Confinement, Terminal Illness and Unemployment waivers available in most states
Product's NOT in these states	CT, MN, NY, ND, OK, OR, UT, VT, WA	NY*, OR	MA, NJ, NY, VT, WA	AK, DE, IL, NJ, NY, OR, SC	AL, CT, IL, MD, MA, MN, NY, ND, OR, TX, UT, VT, WA



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