

Multi Year Guarantee (MYG) Annuity Rates

As of 1/28/05

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Commission
3 Years	Physicians Life	A	Vista Custom Direct	3.05**	3.05**	3.05**	1.5

4 Years	American National	A+	Palladium MYG \$5-99k	2.85*	2.85*	2.85*	2.0
4 Years	American National	A+	Palladium MYG \$100k+	2.95*	2.95*	2.95*	2.0
4 Years	Integrity Life	A+	Momentum Advantage	3.75	3.00	3.18	2.0
4 Years	Physicians Life	A	Vista Custom Direct	4.15**	3.15**	3.40**	2.0

5 Years	Allianz	A+	Dominator	3.00	3.00	3.00	3.5
5 Years	American National	A+	Palladium MYG \$5-99k	4.35*	3.35*	3.55*	4.0
5 Years	American National	A+	Palladium MYG \$100k+	4.45*	3.45*	3.65*	4.0
5 Years	F&G	A	Fidelity Platinum	3.10	3.10	3.10	2.5
5 Years	F&G	A	Platinum Plus	4.00	3.00	3.20	3.0
5 Years	G.E. Capital	A+	Five/10 – 2% Min.	3.15	2.90	2.95	3.0
5 Years	G.E. Capital	A+	Five/10 – 3% Min.	3.25	3.00	3.05	3.0
5 Years	ING USA	A+	Max Guarantee	3.60	3.60	3.60	1.0
5 Years	ING USA	A+	Multi Set Plus	3.10	3.10	3.10	2.0
5 Years	Integrity Life	A+	Momentum Advantage	4.10	3.35	3.49	2.5
5 Years	Liberty Life	A-	SPDA 5 \$5-9k	4.75^	2.75^	3.15^	4.5
5 Years	Liberty Life	A-	SPDA 5 \$10-99k	5.00^	3.00^	3.40^	4.5
5 Years	Liberty Life	A-	SPDA 5 \$100k+	5.15^	3.15^	3.55^	4.5
5 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.10#	3.10#	3.30#	4.0
5 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	5.10#	3.10#	3.50#	4.0
5 Years	Physicians Life	A	Vista Custom Direct \$2-99k	4.15**	3.15**	3.35**	3.5
5 Years	Physicians Life	A	Vista Custom Direct \$100k+	5.15**	3.15**	3.55**	3.5

6 Years	Allianz	A+	Dominator	3.10	3.10	3.10	3.5
6 Years	American National	A+	Palladium MYG \$5-99k	4.10*	4.10*	4.10*	2.5
6 Years	American National	A+	Palladium MYG \$100k+	4.20*	4.20*	4.20*	2.5
6 Years	Chase Insurance	A	Zurich Classic II \$2k-4k	3.20	3.20	3.20	3.0
6 Years	Chase Insurance	A	Zurich Classic II \$5k-24k	3.35	3.35	3.35	3.0
6 Years	Chase Insurance	A	Zurich Classic II \$24k-99k	3.50	3.50	3.50	3.0
6 Years	Chase Insurance	A	Zurich Classic II \$100k+	3.65	3.65	3.65	3.0
6 Years	ING USA	A+	Max Guarantee	3.85	3.85	3.85	1.0
6 Years	ING USA	A+	Multi Set Plus	3.50	3.50	3.50	2.0
6 Years	Jefferson Pilot	A++	Gold 6 (Standard DB)	4.40	3.40	3.57	2.25
6 Years	Jefferson Pilot	A++	Gold 6 (Optional DB)	4.25	3.25	3.42	2.25
6 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	3.60#	3.60#	3.60#	2.0
6 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	4.60#	3.60#	3.77#	2.0
6 Years	Physicians	A	Vista Custom Direct	5.05**	3.05**	3.38**	4.5

7 Years	Allianz	A+	Dominator	3.20	3.20	3.20	4.0
7 Years	American National	A+	Palladium MYG \$5-99k	4.80*	3.80*	3.94*	2.5
7 Years	American National	A+	Palladium MYG \$100k+	4.90*	3.90*	4.04*	2.5
7 Years	F&G	A	Fidelity Platinum	3.40	3.40	3.40	3.0
7 Years	F&G	A	Platinum Plus	4.10	3.10	3.24	5.0
7 Years	ING USA	A+	Max Guarantee	4.10	4.10	4.10	1.0
7 Years	ING USA	A+	Multi Set Plus	4.45	3.45	3.59	2.5
7 Years	Integrity Life	A+	Momentum Advantage	4.60	3.85	3.95	3.0
7 Years	Jefferson Pilot	A++	Gold 7 (Standard DB)	5.40	3.40	3.68	3.0
7 Years	Jefferson Pilot	A++	Gold 7 (Optional DB)	5.25	3.25	3.53	3.0
7 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.40#	3.40#	3.54#	4.0
7 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	5.40#	3.40#	3.69#	4.0
7 Years	Physicians Life	A	Vista Custom Direct \$2-99k	3.55**	3.55**	3.55**	4.0
7 Years	Physicians Life	A	Vista Custom Direct \$100k+	4.55**	3.55**	3.69**	4.0

See Fixed Annuity Products Spread Sheet for product information

Commissions normally reduced at older ages - Call your CPS Annuities associate today for details

* American National Palladium rates reduced .10% in FL,NC,TX,VT,VA,WA,WI Reduced .25% in OR,PA

** Physicians Vista Custom Direct rates reduced .10% in IN,MN,TX,WA

^ Liberty Life SPDA 5 first year rate bonus decreased by 1% by adding return of principal rider

Lincoln Benefit Life Tactician Plus rates reduced .10% in TX

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As of 1/28/05

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Commission
8 Years	Allianz	A+	Dominator	3.30	3.30	3.30	4.0
8 Years	American National	A+	Palladium MYG \$5-99k	4.10*	4.10*	4.10*	2.5
8 Years	American National	A+	Palladium MYG \$100k+	4.20*	4.20*	4.20*	2.5
8 Years	ING USA	A+	Max Guarantee	4.30	4.30	4.30	1.0
8 Years	ING USA	A+	Multi Set Plus	5.25	3.50	3.72	2.5
8 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.95#	3.45#	3.64#	4.0
8 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	5.95#	3.45#	3.76#	4.0
8 Years	MONY	A	FPDA	3.65	3.65	3.65	4.5
8 Years	Physicians Life	A	Vista Custom Direct	5.80**	3.80**	4.05**	2.0

9 Years	Allianz	A+	Dominator	3.40	3.40	3.40	4.0
9 Years	American National	A+	Palladium MYG \$5-99k	5.55*	3.55*	3.77*	3.0
9 Years	American National	A+	Palladium MYG \$100k+	5.65*	3.65*	3.87*	3.0
9 Years	ING USA	A+	Max Guarantee	4.45	4.45	4.45	1.0
9 Years	ING USA	A+	Multi Set Plus	4.80	3.60	3.73	4.0
9 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	7.55#	3.55#	3.99#	2.0
9 Years	Lincoln Benefit	A+	Tactician Plus \$100k+	8.55#	3.55#	4.11#	2.0
9 Years	Physicians	A	Vista Custom Direct	3.90**	3.90**	3.90**	4.0

10 Years	Allianz	A+	Dominator	3.50	3.50	3.50	4.5
10 Years	American National	A+	Palladium MYG \$5-99k	4.60*	3.60*	3.60*	4.0
10 Years	American National	A+	Palladium MYG \$100k+	4.70*	3.70*	3.70*	4.0
10 Years	F&G	A	Fidelity Platinum	4.00	4.00	4.00	1.0
10 Years	F&G	A	Platinum Plus	5.00	4.00	4.10	1.0
10 Years	ING USA	A+	Multibuilder- Increasing Rate	3.50	-	4.02	4.5
10 Years	ING USA	A+	Max Guarantee	4.55	4.55	4.55	1.0
10 Years	ING USA	A+	Multi Set Plus	5.40	3.40	3.60	5.0
10 Years	Integrity Life	A+	Momentum Advantage	4.85	4.10	4.17	3.5
10 Years	Lincoln Benefit	A+	Tactician Plus \$5k-99k	4.70#	3.70#	3.80#	4.0
10 Years	Lincoln Benefit	A+	Vista Custom Direct \$2-99k	5.70#	3.70#	3.90#	4.0
10 Years	Physicians	A	Vista Custom Direct \$100k+	5.35**	3.85**	4.00**	4.0

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