

OR

Fixed Annuity Rate Sheet (As of 7/23/2010)

Rate sheets updated frequently; Please contact Imeriti to ensure you are viewing current rates.

Company	Genworth SecureLiving Liberty A A.M. Best, A Standard & Poor's, A2 Moody's	ING/USA Guarantee Choice A AM Best, A+ Standard and Poor's, A2 Moody's, A- Fitch	Lincoln Financial Group Classic 5 & 7 A+ AM Best, AA- Standard & Poor's, A2 Moody's, A+ Fitch												
State Approval	All States Except: CT,MN,NV,NY	All States Except: NY	All States Except: MN												
Term/Surrender Charges	a) 3 Year Rate Guarantee Period b) 5 Year Rate Guarantee Period OR 6 year term: 9,8,7,6,5,4%	a) 7 Year Rate Guarantee Period b) 10 Year Rate Guarantee Period 9 year term: 9, 8, 7, 6, 5, 4, 3, 2, 1% % (30 day window at the end of the rate guarantee period to remove funds surrender charge free)	a) 5 years – 9,8,7,6,5% b) 7 years– 9,8,7,6,5,4,3%												
MVA	No	Yes	Yes												
Rates	a) Under \$100k: 3.05% \$100k to \$249,999: 3.20% \$250k or more: 3.30% <i>Bailout Rate: 2.15%</i> b) Under \$100k: 2.80% \$100k to \$249,999: 2.95% \$250k or more: 3.05% <i>Bailout Rate: 2.15%</i> <i>The Bailout Feature may provide additional access to funds in a declining interest rate environment. If the actual renewal rate is lower than the bailout rate, you have the option to withdraw some or all of your contract value within 45 days of the contract anniversary without a surrender charge.</i>	a) \$75k and above: 3.50% year 1 2.50% years 2-7 Effective Yield = 2.64% a) Below \$75k: 2.50% years 1-7 b) \$75k and above: 4.50% year 1 3.50% years 2-10 Effective Yield = 3.60% b) Below \$75k: 3.50% years 1-10	a) \$100k and above: 4.00% year 1 2.00% years 2-5 Effective Yield = 2.40% a) Below \$100k: 3.00% year 1 2.00% years 2-5 Effective Yield = 2.20% b) \$100k and above: 5.10%*** year 1 2.10%*** years 2-7 Effective Yield = 2.52%*** b) Below \$100k: 4.10%*** year 1 2.10%*** years 2-7 Effective Yield = 2.38%*** <i>Rate Decrease Effective 8.1.2010</i>												
Minimum Guarantee	OR: 2.50% yrs 1-6, 2.00% thereafter	1.50%	2.00%												
Issue Ages	0-85 NQ/Q	0-80 NQ/Q	0-85 NQ/Q												
Minimum Premium	\$5,000 NQ / \$2,000 Q	\$15,000 NQ/Q	\$10,000 NQ/Q												
Available Riders (Not avail in all states)	Nursing Home	Nursing Home, Terminal Illness (Not Available in MA or PA)	Nursing Home, Terminal Illness												
Free Withdrawal	10% of account value beginning in year 1	Interest only in year 1; 10% of account value beginning in year 2	10% of account value beginning in year 1												
Automatic Rollover @ End of Term	No	Yes – 30 days after end of guarantee period *No auto rollover after the end of the 9 yr term	No												
Death Benefit	Accumulated Account Value	Accumulated Account Value	Accumulated Account Value												
Commissions	3.00% (0-75) 1.95% (76-80) 1.05% (81-85)	a) 2.00% b) 2.50% c) 3.25%	<table border="0"> <tr> <td></td> <td><u>(0-75)</u></td> <td><u>(76-80)</u></td> <td><u>(81-85)</u></td> </tr> <tr> <td>a)</td> <td>4.00%</td> <td>2.75%</td> <td>1.50%</td> </tr> <tr> <td>b)</td> <td>5.00%</td> <td>3.50%</td> <td>1.75%</td> </tr> </table>		<u>(0-75)</u>	<u>(76-80)</u>	<u>(81-85)</u>	a)	4.00%	2.75%	1.50%	b)	5.00%	3.50%	1.75%
	<u>(0-75)</u>	<u>(76-80)</u>	<u>(81-85)</u>												
a)	4.00%	2.75%	1.50%												
b)	5.00%	3.50%	1.75%												

Rates subject to change.
Items of NOTE in **GREEN/ITALIC**.

IMERITI, INC. (800) 921-3100
Rate **INCREASES** in **BLUE/UNDERLINED**.

For Broker Use Only
Rate **DECREASES** in **RED/WITH *****.

OR

Fixed Annuity Rate Sheet (As of 7/23/2010)

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Company	New York Life <u>Fixed Annuity</u>	New York Life <u>Select 5</u>	New York Life <u>Preferred Fixed Annuity</u>																																		
	A++ A.M. Best, AAA Standard & Poor's, Aaa Moody's, AAA Fitch	A++ A.M. Best, AAA Standard & Poor's, Aaa Moody's, AAA Fitch	A++ A.M. Best, AAA Standard & Poor's, Aaa Moody's, AAA Fitch																																		
State Approval	Approved in all states	Approved in all states	Approved in all states																																		
Term/Surrender Charges	6 year term: 7,7,7,6,5,4% <i>*IF YOU ARE NOT AFFILIATED WITH IMERITI THROUGH CFS, SPF or WEDBUSH MORGAN: MUST CALL FOR PREAPPROVAL.</i>	5 year term: 8,7,6,5,4% <i>*IF YOU ARE NOT AFFILIATED WITH IMERITI THROUGH CFS, SPF or WEDBUSH MORGAN: MUST CALL FOR PREAPPROVAL.</i>	7 year term: 7,7,7,6,5,4,3% NJ & IL Surrender: 7,7,7,6,5,4,3% <i>*IF YOU ARE NOT AFFILIATED WITH IMERITI THROUGH CFS, SPF or WEDBUSH MORGAN: MUST CALL FOR PREAPPROVAL.</i>																																		
MVA	No	No	No																																		
Rates	<table border="0"> <tr> <td>Rate Guarantee:</td> <td>3 year</td> <td>6 year</td> </tr> <tr> <td>(\$5,000-\$24,999)</td> <td>1.60%</td> <td>1.75%***</td> </tr> <tr> <td>(\$25,000-\$49,999)</td> <td>1.65%</td> <td>1.85%***</td> </tr> <tr> <td>(\$50,000-\$99,999)</td> <td>1.85%</td> <td>2.15%***</td> </tr> <tr> <td>(\$100,000+)</td> <td>2.00%</td> <td>2.40%***</td> </tr> </table> <p>*Enhanced Beneficiary Benefit Rider available for 30 bps per year: Add'l DB of 40% of interest earnings to beneficiaries at death.</p> <p>**Contracts will deliver directly to the client in the following states: CA,LA,PA,SD,WV</p> <p><i>Rate Decrease Effective 7.16.2010</i></p>	Rate Guarantee:	3 year	6 year	(\$5,000-\$24,999)	1.60%	1.75%***	(\$25,000-\$49,999)	1.65%	1.85%***	(\$50,000-\$99,999)	1.85%	2.15%***	(\$100,000+)	2.00%	2.40%***	<table border="0"> <tr> <td>1.50%*** (\$5,000-\$24,999)</td> </tr> <tr> <td>1.60%*** (\$25,000-\$49,999)</td> </tr> <tr> <td>2.00%*** (\$50,000-\$99,999)</td> </tr> <tr> <td>2.15%*** (\$100,000+)</td> </tr> </table> <p>*Enhanced Beneficiary Benefit Rider available for 30 bps per year: Add'l DB of 40% of interest earnings to beneficiaries at death.</p> <p>**Contracts will deliver directly to the client in the following states: CA,LA,PA,SD,WV</p> <p><i>Rate Decrease Effective 7.16.2010</i></p>	1.50%*** (\$5,000-\$24,999)	1.60%*** (\$25,000-\$49,999)	2.00%*** (\$50,000-\$99,999)	2.15%*** (\$100,000+)	<table border="0"> <tr> <td>Rate Guarantee:</td> <td>3 year</td> <td>7 year</td> </tr> <tr> <td>(\$5,000-\$24,999)</td> <td>1.70%</td> <td>1.85%***</td> </tr> <tr> <td>(\$25,000-\$49,999)</td> <td>1.75%</td> <td>2.00%***</td> </tr> <tr> <td>(\$50,000-\$99,999)</td> <td>2.10%</td> <td>2.25%***</td> </tr> <tr> <td>(\$100,000+)</td> <td>2.35%</td> <td>2.50%***</td> </tr> </table> <p>*Enhanced Beneficiary Benefit Rider available for 30 bps per year: Add'l DB of 40% of interest earnings to beneficiaries at death.</p> <p>**Contracts will deliver directly to the client in the following states: CA,LA,PA,SD,WV</p> <p><i>Rate Decrease Effective 7.16.2010</i></p>	Rate Guarantee:	3 year	7 year	(\$5,000-\$24,999)	1.70%	1.85%***	(\$25,000-\$49,999)	1.75%	2.00%***	(\$50,000-\$99,999)	2.10%	2.25%***	(\$100,000+)	2.35%	2.50%***
Rate Guarantee:	3 year	6 year																																			
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Minimum Guarantee	1.50% FL,OR,WA,TX: 2.00%	1.50%	1.50% first 7 yrs, 1.15% thereafter OR,WA,TX: 2.00% first 7 years, 1.20% thereafter																																		
Issue Ages	0-90 NQ; (NY 0-85 NQ) ; 18-85 Q (Inherited IRA: 0-85)	0-90 NQ; (NY 0-85 NQ) 18-90 Q (Inherited IRA: 0-90)	0-90 NQ; (NY 0-85 NQ) ; 18-85 Q (Inherited IRA: 0-85)																																		
Minimum Premium	\$10,000 NQ/\$5,000 Q (Pension Plan: \$10,000)	\$5,000 NQ/Q (Pension Plan: \$10,000)	\$5,000 NQ/Q (Pension Plan: \$10,000)																																		
Available Riders (Not avail in all states)	Return of Premium, Living Needs Benefit/Unemployment <i>CT,OR,NY rider varies.</i>	Return of Premium, Living Needs Benefit/Unemployment <i>CT,OR,NY rider varies.</i>	Return of Premium, Living Needs Benefit/Unemployment <i>CT,OR,NY rider varies.</i>																																		
Free Withdrawal	10% of account value beginning in year 1	10% of account value beginning in year 1	10% of account value beginning in year 1																																		
Automatic Rollover @ End of Term	No	No	No																																		
Death Benefit	Accumulated Account Value	Accumulated Account Value	Accumulated Account Value																																		
Commissions	<table border="0"> <tr> <td><u>3 year</u></td> <td><u>6 year</u></td> </tr> <tr> <td>5.00% (0-80)</td> <td>3.50% (0-80)</td> </tr> <tr> <td>2.25% (81-85)</td> <td>1.50% (81-85)</td> </tr> <tr> <td>0.75% (86-90)</td> <td>0.50% (86-90)</td> </tr> </table>	<u>3 year</u>	<u>6 year</u>	5.00% (0-80)	3.50% (0-80)	2.25% (81-85)	1.50% (81-85)	0.75% (86-90)	0.50% (86-90)	<table border="0"> <tr> <td>3.50% (0-80)</td> </tr> <tr> <td>1.50% (81-85)</td> </tr> <tr> <td>0.50% (86-90)</td> </tr> </table>	3.50% (0-80)	1.50% (81-85)	0.50% (86-90)	<table border="0"> <tr> <td><u>3 year</u></td> <td><u>7 year</u></td> </tr> <tr> <td>5.00% (0-80)</td> <td>3.50% (0-80)</td> </tr> <tr> <td>2.25% (81-85)</td> <td>1.50% (81-85)</td> </tr> <tr> <td>0.75% (86-90)</td> <td>0.50% (86-90)</td> </tr> </table>	<u>3 year</u>	<u>7 year</u>	5.00% (0-80)	3.50% (0-80)	2.25% (81-85)	1.50% (81-85)	0.75% (86-90)	0.50% (86-90)															
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Company	Standard Insurance Company Principal Growth Annuity A A.M. Best, AA- Standard & Poor's A+ Fitch, A1 Moody's	Standard Insurance Company Secured Rate Annuity A A.M. Best, AA- Standard & Poor's A+ Fitch, A1 Moody's	Standard Insurance Company Focused Growth Annuity A A.M. Best, AA- Standard & Poor's A+ Fitch, A1 Moody's
State Approval	All States Except: NY	All States Except: NY (SRA 1 not avail in PA.) (SRA 3 not avail in UT.)	All States Except: NJ,NY,PA
Term/Surrender Charges	a) 5 year term: 8,7,6,4,2% b) 7 year term: 9,8,7,6,5,4,2% c) 9 year term: 9,8,7,6,5,4,3,2,1%	a) 1 year: 7,7,7,6,5,3% b) 5 years: 9,8,7,6,5% c) 6 years: 9,8,7,6,5,4%	a) 5 year term: 8,7,6,5,4% b) 6 year term: 8,7,6,5,4,3%
MVA	No	No	Yes
Rates	a) 2.40% yr 1* b) 2.85% yr 1* c) 3.00% yr 1* *1 st year rate includes a 1% bonus. Additional 10 basis points for deposits ≥ \$100,000 Bailout Rate Guarantee: Each premium payment is assigned a bailout rate of 1.00% less than the initial rate. If your crediting rate falls below the bailout rate declared for that premium payment, you may withdraw that portion of the account value associated with the payment without a surrender charge.	a) 2.90% (yr 1)* 1st yr rate includes a 1% bonus Bailout Rate*: 1.90% (yrs 2-5)* 1.00% (yr 6)* (no surrender charges if triggered by bailout) b) 2.00% (yrs 1-5)* c) 2.05% (yrs 1-6)* *Additional 10 basis points for deposits ≥ \$100k	a) 2.60% (yrs 1-5)* b) 3.10% (yrs 1-6)* *Additional 10 basis points for deposits ≥ \$100,000
Min Guarantee	1.00%	1.00%	1.00%
Issue Ages	0-90 NQ/Q	0-90 NQ/Q	0-90 NQ/Q
Minimum Premium	\$5,000 NQ/Q Subsequent deposits: \$1,000 (Flex)	\$15,000 NQ/Q	\$15,000 NQ/Q
Available Riders (Not avail in all states)	Nursing Home, Terminal Illness, Return of Premium	Nursing Home, Terminal Illness, Return of Premium	Nursing Home (Not available in MA) Terminal Condition
Free Withdrawal	Interest only year 1; 10% of account value beginning in year 2	Interest only year 1; 10% of account value beginning in year 2	Interest Only
Automatic Rollover @ End of Term	No	No	No
Death Benefit	Accumulated Account Value	Accumulated Account Value	Accumulated Account Value
Commissions	5.00% (0-80) 2.50% (81-85) 1.75% (86-90)	a,c,d: 4.00% (0-80) b: 2.00% (0-80) 2.00% (81-85) 1.00% (81-85) 1.45% (86-90) 0.77% (86-90)	a) 3.00% (0-80) b) 2.0% (0-80) 1.50% (81-85) 1.0% (81-85) 1.35% (86-90) 0.77% (86-90)

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Company	Reliance Standard <u>Eleos - SP</u> A A.M. Best, A Standard & Poor's, A3 Moody's, A- Fitch	American National Insurance Company <u>Palladium</u> A A.M. Best, AA- Standard & Poor's
State Approval	All States Except: AL,MO,MT,NY,UT	ONLY available in: AL,CT,IL,MA,MN,OR,PA,UT,WA
Term/Surrender Charges	5 year term: 8,7,6,5,4%	7 year term: 9,8,7,6,5,4,2%
MVA	No	No
Rates	3.90% (1 st year rate) Base Rate: 3.15% <i>MVA Version not approved for CFS and SPF.</i>	3.50% (1 st year rate) Base Rate: 3.50%
Minimum Guarantee	2.00%	3.00%
Issue Ages	0-85 NQ/Q	0-80 (Q) 0-85 (NQ) PA: 0-78 PA: 0-78
Minimum Premium	\$10,000 NQ/Q (Premium >\$500k requires home office approval)	\$100 Monthly (PAC) Minimum Additional Premiums: \$100 PAC, \$300 Quarterly, \$600 semiannually, \$1,200 annually
Available Riders (Not avail in all states)	Nursing Home up to 25%	Confinement, Disability, Unemployment, Terminal Illness
Free Withdrawal	10% access to premium in yr 1; 10% of account value per year starting in year 2	10% of the annuity purchase value as of the policy anniversary is available each year
Automatic Rollover @ End of Term	No	No
Death Benefit	If annuitant and owner are the same person, then accumulated account value at death.	Accumulated Account Value
Commissions	3.00% (0-75) 2.40% (76-80) 1.80% (81-85)	5.00% (0-74) 2.50% (75+)

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Company	American National Insurance Company <u>Palladium MYG</u> A A.M. Best, AA- Standard & Poor's	American National Insurance Company <u>WealthQuest Citadel 5 and 7 Diamond Series</u> A A.M. Best, AA- Standard & Poor's
State Approval	All States Except: NY,UT	All States Except: NY
Term/Surrender Charges	a) 3 years e) 7 years b) 4 years f) 8 years c) 5 years g) 10 years d) 6 years 10 Year Term: 8,8,8,7,6,5,4,3,2,1%	a) 5 years: 7,7,7,6,5% (Single Premium w/ add in feature in first 12 months) b) 7 years: 7,7,7,6,5,4,2% (Flex)
MVA	OR ONLY: No (All other states: Yes)	No
Rates	a) 2.00% years 1-3 b) 2.00% years 1-4 c) 3.20% year 1, 2.20% years 2-5 Effective yield: 2.40% d) 2.95% years 1-6 e) 4.05%*year 1, 3.05% years 2-7 Effective yield: 3.19% f) 3.40% years 1-8 g) 4.25% year 1, 3.25% years 2-10 Effective yield: 3.35% *Initial contributions ≥ \$100,000 receive an additional 10 basis points for life of contract.	a) 3.15% (1 st year rate includes a 1% bonus) Base Rate: 2.15% *The declared interest rate (at the time of deposit) for premiums recd during the 1 st yr will be guaranteed for 2 yrs. from date premium payment is recd and will receive a 1% interest rate enhancement over the current declared interest rate (at the time of deposit) for one year. b) 4.30% (1 st year rate includes a 2% bonus) Base Rate: 2.30% The declared interest rate (at the time of deposit) on all deposits will be guaranteed for 2 yrs from date premium payment is recd. All premium payments recd w/in the first 36 mos of the contract will receive a 2% interest rate enhancement over the current declared interest rate (at the time of deposit) for one year. *Initial contributions ≥ \$100,000 receive an additional 10 basis points for life of contract
Minimum Guarantee	2.00% NAIC Index States; 1.50% MD,WY	2.00%
Issue Ages	0-85 NQ/Q	0-85 NQ/Q
Minimum Premium	\$5,000 NQ/Q	a)\$5,000 NQ/Q (Flex year 1 only) b)\$5,000 NQ / \$2,000 Q (Flex)
Available Riders (Not avail in all states)	Confinement, Disability	Nursing Home, Term. Illness, Unemployment, Disability, ROP
Free Withdrawal	Interest only in year 1; 10% of account value beginning in year 2	10% of account value beginning in year 1
Automatic Rollover @ End of Term	Yes – 30 days after end of guarantee period *No auto rollover after the end of the 10 yr term.	No
Death Benefit	Accumulated Account Value (+ MVA if MVA is positive)	Accumulated Account Value
Commissions	a) 1.7% (0-79) 0.7% (80-85) b) 2.2% (0-79) 1.2% (80-85) c) 4.5% (0-79) 2.5% (80-85) d-f) 2.7% (0-79) 0.7% (80-85) g) 4.5% (0-79) 2.5% (80-85)	a) 4.50% (0-80) 3.50% (81-85) b) 5.00% (0-80) 4.00% (81-85)

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Type of Crediting Index	Annual Reset	Annual Reset Guaranteed Income Rider Available!	Annual Reset Guaranteed Income Rider Available!																																													
Company/ Product Name	American General Life Global Index 6 & 8 A AM Best, A+ Standard & Poor's, A1 Moody's	American Investors/Aviva Income Select 5 & 7 A AM Best, AA- Standard and Poor's, A1 Moody's, A+ Fitch	American Investors/Aviva Income Select Plus S A AM Best, AA- Standard and Poor's, A1 Moody's, A+ Fitch 5% Initial Premium Bonus																																													
State Approval	All States Except: VT	ONLY AVAILABLE IN: AK,CA,CT,DE,IN,MN,MS,MO,MT,NJ,OR,PA,SC,VA,W A	ONLY AVAILABLE IN: CT,DE,MN,OR,PA,WA																																													
Participation	100%	100%	100%																																													
Cap (not all strategies approved in all states)	<table border="0"> <tr> <td></td> <td>6 Year</td> <td>8 Year</td> </tr> <tr> <td>Global Multiple Index Cap</td> <td>3.50%</td> <td>3.50%</td> </tr> <tr> <td>Monthly Cap Index Strategy</td> <td>1.80%</td> <td>1.80%</td> </tr> <tr> <td>Fixed Interest Strategy</td> <td>2.00%</td> <td>2.00%</td> </tr> </table> <p>Minimum Caps/Rates: 2.00% (all strategies)</p> <p><i>Effective 5.31.2010, Global Index 6 only available for sale in NY, all other states the product is temporarily unavailable.</i></p>		6 Year	8 Year	Global Multiple Index Cap	3.50%	3.50%	Monthly Cap Index Strategy	1.80%	1.80%	Fixed Interest Strategy	2.00%	2.00%	<table border="0"> <tr> <td></td> <td>5 Year</td> <td>7 Year</td> </tr> <tr> <td>Monthly Cap S&P 500 Index</td> <td>\$5,000 Band: 1.85%</td> <td>1.85%</td> </tr> <tr> <td></td> <td>\$75,000 Band: 2.10%</td> <td>1.85%</td> </tr> <tr> <td>Pt-to-Pt S&P 500 Index</td> <td>\$5,000 Band: 4.00%</td> <td>4.25%</td> </tr> <tr> <td></td> <td>\$75,000 Band: 5.50%</td> <td>5.75%</td> </tr> <tr> <td>Pt-to-Pt Hang Seng Index</td> <td>\$5,000 Band: 4.00%</td> <td>4.00%</td> </tr> <tr> <td></td> <td>\$75,000 Band: 4.75%</td> <td>4.75%</td> </tr> <tr> <td>Pt-to-Pt Dow Jones EURO STOXX 50 Index</td> <td>\$5,000 Band: 4.00%</td> <td>4.00%</td> </tr> <tr> <td></td> <td>\$75,000 Band: 4.75%</td> <td>4.75%</td> </tr> <tr> <td>Fixed Interest Strategy</td> <td>\$5,000 Band: 2.00%</td> <td>2.00%</td> </tr> <tr> <td></td> <td>\$75,000 Band: 2.30%</td> <td>2.60%</td> </tr> </table>		5 Year	7 Year	Monthly Cap S&P 500 Index	\$5,000 Band: 1.85%	1.85%		\$75,000 Band: 2.10%	1.85%	Pt-to-Pt S&P 500 Index	\$5,000 Band: 4.00%	4.25%		\$75,000 Band: 5.50%	5.75%	Pt-to-Pt Hang Seng Index	\$5,000 Band: 4.00%	4.00%		\$75,000 Band: 4.75%	4.75%	Pt-to-Pt Dow Jones EURO STOXX 50 Index	\$5,000 Band: 4.00%	4.00%		\$75,000 Band: 4.75%	4.75%	Fixed Interest Strategy	\$5,000 Band: 2.00%	2.00%		\$75,000 Band: 2.30%	2.60%	<p>Monthly Cap S&P 500 Index</p> <p>\$5,000 Band: 1.85%</p> <p>\$75,000 Band: 2.10%</p> <p>Pt-to-Pt S&P 500 Index</p> <p>\$5,000 Band: 4.00%</p> <p>\$75,000 Band: 4.00%</p> <p>Pt-to-Pt Hang Seng Index</p> <p>\$5,000 Band: 4.00%</p> <p>\$75,000 Band: 4.75%</p> <p>Pt-to-Pt Dow Jones EURO STOXX 50 Index</p> <p>\$5,000 Band: 4.00%</p> <p>\$75,000 Band: 4.75%</p> <p>Fixed Interest Strategy</p> <p>\$5,000 Band: 2.00%</p> <p>\$75,000 Band: 2.00%</p>
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Issue Ages	6 year: 0-85 NQ/Q 8 year: 0-80 NQ/Q	5 year: 0-83 NQ/Q 7 year: 0-81 NQ/Q	0-78 NQ/Q																																													
Minimum Guarantee	6 yr: 101.354% of initial premium if held for entire term. 8 yr: 105.449% of initial premium if held for entire term. (2.00% of 90% of premium)	5 yr: 105.1% of initial premium held for entire term. 7 yr: 107.2% of initial premium held for entire term. (1.00% of 100% of premium)	10 yr: 115.9% of initial premium held for entire term. (1.00% of 100% of premium)																																													
Minimum Premium	\$5,000 NQ/Q (Flex) \$2,000 min subsequent premiums	\$5,000 NQ/Q (Flex) \$1,000 min subsequent premiums	\$5,000 NQ/Q (Flex) \$1,000 min subsequent premiums																																													
Available Riders	Extended Care	Confinement, Terminal Illness	Confinement, Terminal Illness																																													
Surrender Charges	6 year term - 8,7,6,5,4,3% 8 year term - 8,7,6,5,4,3,2,1%	5 year term - 8,7,6,5,4% 7 year term - 9,8,7,6,5,4,3%	10,9,8,7,6,5,4,3,2,1%																																													
Free Withdrawal	Up to 10% of the annuity value as of the previous contract anniversary (or of premium in contract year 1)	Year 1: ½% of initial premium each month after month one; Year 2+:10% of prior anniversary accum value every year	10% of prior anniversary Accumulated Value beginning in year 1.																																													
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Issue Ages	0-80 NQ/Q		0-85 NQ/Q																																																													
Minimum Guarantee	6 yr: 106.152% of initial premium held for entire term. 9 yr: 109.368% of initial premium held for entire term. (1.00% of 100% of premium)		6 year: 111.097% of initial premium if held for entire term. (1.75% of 100% of premium) 8 year: 117.20% of initial premium if held for entire term. (2.00% of 100% of premium)																																																													
Minimum Premium	\$10,000 Q / \$15,000 NQ initial deposit		\$10,000 NQ / Q																																																													
Available Riders	Nursing Home & Terminal Illness (All states except MA & PA)		Nursing Home, Terminal Illness																																																													
Surrender Charges	9,9,9,9,8,7,6,5,4% (If client elects for 6 year rate guarantee there is a 30 day window to remove funds at the end of guarantee period)		6 year term – 9,8,7,6,4,75, 3.50% 8 year term – 9,8,7,6,4,75,3.50,2,0.75%																																																													
Free Withdrawal	10% of account value beginning in year 1		10% of account value beginning in year 1 (varies in MA)																																																													
AutoRollover	Yes – 30 days		No																																																													
Commissions	<u>Upfront</u>	<u>Automatic Trail (Yrs 2+)</u>	<u>6 year</u>	<u>8 year</u>																																																												
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Minimum Premium	\$5,000 NQ / \$2,000 Q (Flex-\$50 minimum subsequent deposits)	\$15,000 NQ/Q																																																									
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Surrender Charges	5 Year: 9,8,7,6,5% 7 Year: 9,8,7,6,5,4,3% *MVA does not apply in MN, OR, UT	5 Year: 8,7,6,4,2% 7 Year: 9,8,7,6,5,4,2%																																																									
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