




















Company	Product Name	Index Crediting/ Guaranteed Minimum	Min. Premium/ Issue Ages	Additional Deposits?	Surrender Charges	Liquidity	Commission	States <u>Not</u> Approved	<b>SIZZLE</b>
 A A.M. Best AA S&P A2 Moody's Comdex 86	MASTER DEX X  8% PREMIUM BONUS	S&P Annual PTP Cap 6.25 S&P Monthly Sum Value Cap 2.50 Blended Indexed Annual PTP Cap 6.25 Blended Monthly Average 100% PAR (.90) Spread Fixed Account 2.5%	\$20,000 Q & NQ  AGES: 0-80	YES First 3Years  \$25 / min	10 yrs 10,10,10, 8.75,7.5,6.25, 5.0,3.75,2.5, 1.25%	10% After First Year	First Year 0-75 <b>8%</b> 76-80 6%  Year 2-3 0-70 4% 76-80 3%	CA,CT,IN, MD,MS,NV, NJ,OR,UT WA	8% Bonus 8% Commission 0-75 8% Rollup w/ Lifetime Income Account
 A- A.M. Best BBB+ S&P B TheStreet.com Comdex 67	Retirement Gold  12% Premium Bonus  Bonus Gold  10% Premium bonus 1 <sup>st</sup> yr premiums ages 0-80 5% Premium bonus ages 81-85	Mo. Ave. cap 6.50% Annual PTP Cap 6.50% Monthly PTP Cap 2.60% Fixed 3.10%  S&P Annual Mo Ave w/Cap 7.00% S&P Annual Mo Ave w/ PR 35% S&P Annual PTP w/Cap 7.00% S&P Annual PTP w/PR 25% S&P Monthly PTP 2.80% Fixed Rate 3.35%	\$5,000  Ages 0-80 Q 0-85 NQ  Max 0-69 \$1 million 70-79 \$500K 81-85 \$250K	Yes  YES. Min addition \$25. EFT available	Ages 0-78 12.5, 12, 12, 11, 10, 9, 8, 7, 6, 4  Ages 79-85 10, 9, 8, 7, 6, 5, 4, 3, 2, 1  Ages 0-80: 20,19.5,19,18.5,18, 17.5,17,16.5,15.5,14, 12.5,11,9,7,5,3,2,0	Systematic Interest or RMD's year 1  10% beginning year 2  Lifetime Income Benefit Rider	Ages 0-78 Yr 1 8.00% Yrs 2-5 2.75% 79-85 Yr 1 4.00% Yrs 2-5 1.37% Starting 6/1/09 Commissions will be paid at 75%, then in the 13th mo.1/2 of the remaining balance + 5% interest Final 1/2 + 15% interest paid in the 25th month Different in AK, IN, SC, UT  8% 0-75  6.75% 76-80  Starting 6/1/09 Commissions will be paid at 75%, then in the 13th mo.1/2 of the remaining balance + 5% interest Final 1/2 + 15% interest paid in the 25th month	AL, CA, CT, DE, MD, MN, MS, MT NH, NY, OR, PA, WA  AL, IN, KY, MA, MD, ND, SC, VA, UT	12% Premium Bonus  8% growth on lifetime income benefit rider
 B+ A.M. Best A- S&P B TheStreet.com Comdex 50	Market Booster Index  7% Premium Bonus first five years	Mo. Ave with 40% participation Annual Pt-to-Pt 7.00% Daily Average 8.00% Fixed 3.25% Min. Guar. 2.00 on 87.50% of premium	\$30,000 NQ/Q  Ages 0-80	Yes Additions do not restart surrender	9 Years 15%,15,15,15, 15,13,10,8,6,0 Waived for nursing home (to age 75)	10% of Acc. Value after 1st contract yr. Systematic withdrawals of interest in 1st yr from fixed account only.	3.25 paid at issue and 3.25 paid start of 2nd year on Account Value	AR,CT,DE,FL, IL,MA,MD, MN,NJ,NY, OK,OR,RI, TX,UT,VT,WA	7% Bonus with only a 9 year surrender

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 A- w A.M. Best	Income 125  25% Bonus on Income Account	Mo. Ave. cap 5.75% Annual PTP Cap 4.75% Monthly PTP Cap 2.05% Fixed 2.75%	25,000  Ages: 0-85	NO	10 Years 12,12,11,10, 9,8, 7, 6,4, 2	10% FREE Withdrawal After First Year  No MVA	8% Ages 0-75  6% Ages 76-85	WA,NY, CT,MA, NV,OR,	25% Bonus on Income Account  5% Minimum Growth for at least 10 yrs. on Income Account																													
	Guaranteed Destinations <b>5% Bonus</b>	Monthly PTP Cap 1.00% Fixed Strategy 2.75% Short Tem Strategy 2.00%  Better Rates for Higher Premiums Guar. Min. 1.00% on 87.5% of premium	25,000  Ages: 0-85	YES During First 4 Contract Yrs Only  \$1,000 Minimum	10 Years 10,10,10,10, 9,8, 7, 6,4, 2	10% FREE Withdrawal After First Year  Nursing Home Terminal Illness Riders Available	6% Ages 0-75  4.50% Ages 76-85	AZ,CT,DE,IA,LA, MD,MA,MN,NE, NY,OR,UT,VT	<b>Money-Back Guarantee DAY ONE!</b>																													
ING USA Annuity  A A.M. Best AA- w- S&P A1 Moody's AA- Fitch C TheStreet.com Comdex 89	Secure Index Opportunities PLUS  5% Premium Bonus	<table border="0"> <tr> <td></td> <td><u>\$15,000</u></td> <td><u>\$75,000</u></td> </tr> <tr> <td>PTP Cap</td> <td>7.50%</td> <td>8.25%</td> </tr> <tr> <td>Mo. Cap</td> <td>2.50%</td> <td>2.80%</td> </tr> <tr> <td>Fixed Rate</td> <td>3.75%</td> <td>3.75%</td> </tr> </table> Min. Guar. 2.00 on 87.50% of premium		<u>\$15,000</u>	<u>\$75,000</u>	PTP Cap	7.50%	8.25%	Mo. Cap	2.50%	2.80%	Fixed Rate	3.75%	3.75%	\$15,000  Higher Caps For \$75,000 + Ages 0-80	NO	<u>10 Year</u> 16,15,14,13,12 11,10, 8, 6, 4  Waivers For Terminal Illness Nursing Home	First Year Interest Only After 1st yr. 10% Of accumulation Value wo/ MVA or Surrender Charge	7% Ages 0-80	AK,CT,DE, MN,NJ,NY, OR,UT,WA	<b>5% PREMIUM BONUS.</b>  GMWB rider charge (40 BP's) refunded at death if accumulated value does not equal zero and owner dies before age 95.																	
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	<u>\$15,000</u>	<u>75,000</u>																																				
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 <p>A + A.M. Best AA - S&amp;P Comdex 88</p>	Saver's Index Plus	<p>&lt; \$100K &gt; \$100K</p> <p>Annual Reset 7.00% 7.50%</p> <p>Low Watermark 6.65% 7.15%</p> <p>Monthly Average 6.25% 7.25%</p> <p>Monthly Cap 2.00% 2.10%</p> <p>Guaranteed Min 3% on 100%</p>	\$10,000 Ages: 0-85 Annuitant 0-85 Owner	NO	5 Years 8,8,7,6,5 Waived if: Unable to perform 2 ADL's Nursing Home, Terminal Illness, Unemployment or widowed	10% after first year	4.00% Ages 2.80% ages 76-85	CT,MA, MN, NJ, OR, TX, WA	Low water design lessens fears of poor timing																				
	 <p>A+ A.M. Best AA S&amp;P A2w- Moody's B- Street Comdex 86</p>	New Directions 6	<p><u>Performance Triggered:</u> If S&amp;P is equal to or greater than index start value, client earns specified rate. <b>Currently 7.25%</b> (3.0% guar. min.) <u>Two Year Reset</u> 100% PTP gain in S&amp;P 500 subject to cap <b>Currently 18.45%</b> (10.0% . Min) <u>Fixed Account</u> 6yr guarantee 3.90% &lt;\$100K 6 yr guarantee 4.10% if &gt;\$100K Guaranteed Minimum is 1.75% on 100%</p>	\$10,000  Ages 0-85	No	6 Years 9,8,7,6,4,5,3,5	10% Including 1st yr Withdrawals prior to end of reset period do not participate in index gains	Ages: 0-75 3.50% 76-80 2.25% 81-85 1.00%	<p><u>Not approved in:</u> MN,OR,WA</p> <p><u>Standard 1.75% states</u> FL,MD,MS,SC,WY</p> <p><u>Variation 1.75% / 3%</u> (1.75% during surrender period) 3% thereafter)</p> <p>all others not listed above</p>	Best Fixed Account within an IA																			
	OptiChoice	<table border="1"> <thead> <tr> <th>Term</th> <th>Mo. Cap</th> <th>Fixed</th> <th>Mo Spread</th> <th>1yr PTP</th> </tr> </thead> <tbody> <tr> <td>5</td> <td>3.05%</td> <td>3.45%</td> <td>9.00%</td> <td>7.05%</td> </tr> <tr> <td>7</td> <td>3.20%</td> <td>3.70%</td> <td>9.00%</td> <td>7.60%</td> </tr> <tr> <td>9</td> <td>3.25%</td> <td>3.75%</td> <td>9.00%</td> <td>7.75%</td> </tr> </tbody> </table> <p>*fixed rates 15bp higher for premium over \$100K call for caps if over \$100K GMSV 5 year is 1.25% on 100%, 7 year is 1.50% and 9 year is 1.75% most states</p>	Term	Mo. Cap	Fixed	Mo Spread	1yr PTP	5	3.05%	3.45%	9.00%	7.05%	7	3.20%	3.70%	9.00%	7.60%	9	3.25%	3.75%	9.00%	7.75%	\$2000 Q \$5000 NQ  OptiChoice 5& 7 Ages 0-85 OptiChoice 9 0-80	YES \$50 Minimum. JP reserves right to limit additional premium to \$25K. Additions do not restart the surr. period	5 year 9,8,7,6,5 7 year 9,8,7,6,5,4,3 9 year 9,8,7,6,5,4,3,2,1	Up to 10% immediately	5 year Ages 0-75 5.00% Ages 76-80 3.50% Ages 81-85 2.25% 7 year 6.0%, 4.25%, 2.75% 9 year 7.00%, 5.25%, 3.00%	<p><u>Not approved in:</u> OR</p> <p><u>Standard</u> 5.Yr: 1.25%/1.50% 7.Yr: 1.50%/1.50% 9.Yr: 1.75%/1.50%</p> <p>FL,MD,MS,SC,WY</p> <p><u>Variation 1.25%</u> 5.Yr: 1.25% 7.Yr: 1.50% 9.Yr: 1.75%</p> <p>all others not listed above</p>	Excellent 5 year option, with several attractive buckets
Term	Mo. Cap	Fixed	Mo Spread	1yr PTP																									
5	3.05%	3.45%	9.00%	7.05%																									
7	3.20%	3.70%	9.00%	7.60%																									
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 <p>OM Financial Life Insurance Company A- A.M. Best BB+ S&amp;P Baa3 Moody's Comdex 64</p>	Spectrum Choice 9 Bonus	<p><u>floating</u></p> <p>1 Yr S&amp;P Mo. PTP 2.25%</p> <p>2 Yr S&amp;P Mo. PTP 3.60%</p> <p>3 Yr S&amp;P Mo. PTP 4.60%</p> <p>Fixed 2.75%</p> <p>S&amp;P Mo. Ave. 6.00%</p> <p>S&amp;P Annual PTP 6.00%</p> <p>GMSV 1.10 Indexed 1.45% Fixed on 103% of premium in most states.</p>	\$25,000  0-85	No Except for the first 6 months	9 Years <u>Issue ages 0-80</u> 15%,15,15,14,5,13,5,12,5,1,0,7,4 <u>Issue ages 81-85</u> 12.5%,12,5,12,11,10,9,8,7,6 ***CT,MA,WA 9,9,8,7,6,5,4,3,0	Up to 10% after 1st year	9% Ages 0-79 4.50% 80-85 ***7.5 call to verify age brackets	MT,NV,NY,ND, OK,OR,UT,VT,	3% Bonus. 9 year plan w/ 9% comp																				
	Safety Index 4, 7 and 10	<p><u>4 Year</u></p> <p>1 yr S&amp;P Monthly PTP 1.00%</p> <p>S&amp;P Monthly Average 4.00%</p> <p>S&amp;P Annual PTP 4.00%</p> <p>S&amp;P Mo Ave. Spread 9.00%</p> <p>Fixed Rate 3.10%</p> <p><u>7 Year</u></p> <p>1 yr S&amp;P Monthly PTP 1.60%</p> <p>S&amp;P Monthly Average 5.75%</p> <p>S&amp;P Annual PTP 5.75%</p> <p>S&amp;P Mo Ave. Spread 9.00%</p> <p>Fixed Rate 3.40%</p> <p><u>10 Year</u></p> <p>1 yr S&amp;P Monthly PTP 2.10%</p> <p>S&amp;P Monthly Average 6.00%</p> <p>S&amp;P Annual PTP 5.75%</p> <p>S&amp;P Mo Ave. Spread 9.00%</p> <p>Fixed Rate 3.50%</p> <p>** Rates higher over \$100K</p>	\$15,000 (\$2000 per option)  Ages 0-85	YES \$2000 minimum	10 Years 10%,10,10,9,8,7,6,5,4,3 Waived for: Death, Nursing Home, Unemployment, Terminal Illness	10% of Account Value after 1st year  Systematic Withdrawals (minimum \$100)	7.00% Ages 0-79 3.50% Ages 80-85	CT,MA,MD, ND, NY, OK,OR, VT, UT, WA	GMSV is 3.00% on 100% of premium																				

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	First Year	Thereafter	Ave.																											
3 Year	3.50%	3.50%	3.50%																											
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 OM Financial Life Insurance Company A— A.M. Best BBB- S&P Comdex 64	Platinum Plus Avoid surrender charges at death by selling to married clients (surviving spouse can take-over the contract at owner's death)	<table border="1"> <thead> <tr> <th></th> <th>5 Year</th> <th>7 Year</th> </tr> </thead> <tbody> <tr> <td>4.00% yr 1</td> <td>3.00% yrs 2-5</td> <td></td> </tr> <tr> <td>4.25% yr 1</td> <td></td> <td>3.25% yrs 2-7</td> </tr> </tbody> </table>		5 Year	7 Year	4.00% yr 1	3.00% yrs 2-5		4.25% yr 1		3.25% yrs 2-7	\$5,000 NQ \$2,000 Q  0-90	NO	5 yr 9%,8,7,6,5 7 yr 9%,8,7,6,5,4,3 10 yr 9%,8,7,6,5,4,3,2,1,1 Surrender value paid at death except during 30 day "window" at end (unless annualized)	YES	Accumulated interest available immediately \$100/mo minimum  Systematic Withdrawal	<u>Ages 0-79</u> (nearest) 5 year plan = 3.00% 7 year plan = 5.00% 10 year plan = 3.50%  Ages 80-90 50% less	MN, NY, OR, WA	7 year plan worth a look											
	5 Year	7 Year																												
4.00% yr 1	3.00% yrs 2-5																													
4.25% yr 1		3.25% yrs 2-7																												
	Dexterity 3	2.25% year 1  2.25% years 2-3	\$5,000 NQ \$2,000 Q  0-90	NO	3 Year  9,8,7	YES	Accumulated interest available immediately \$500/mo minimum  Systematic Withdrawal	2% ages 0-79 1% ages 80-90	MN, NY, OR, WA	Short 3 year chassis																				

Company	Product Name	Yield	Min. Premium/ Issue Ages	Additional Deposits?	Surrender Charges	MVA	Liquidity	Commission	States <u>Not</u> Approved	<b>SIZZLE</b>																									
 <p><b>Greater Beneficial Union</b> B++ A.M. Best No rate hold on transfers</p>	Preferred Annuity	4.85% Year 1, 4.65% renewal 4.35% year 1 if NQ and < \$5,000 can change any time after yr 1 3.0% lifetime Minimum 4.0% Min NJ, NY	\$500 or \$40 COM. \$5,000 for highest rates Ages 0-90	YES. As low as \$40 per month if on direct deposit	5 years  6,5,4,3,2	NO	Interest Immediately  Accumulated Interest plus 10% of principal after year 1  Withdrawals to pay GBU Life premiums	2.5% 0-79  1.25% 80-90	<u>APPROVED</u> <u>IN:</u> CA,CO,FL,IL IN, MI, MN, MO,NJ,NY, OH, PA, WI	Lead Reimbursement Program																									
 <p><b>A+ + A.M. Best</b> AA+ S&amp;P Comdex 97 45 day rate hold</p>	Momentum Advantage	<table border="1"> <thead> <tr> <th>Term</th> <th>Guar rate</th> <th>1st Year</th> </tr> </thead> <tbody> <tr> <td>4 yrs</td> <td>2.55%</td> <td>3.30%</td> </tr> <tr> <td>5 yrs</td> <td>2.90%</td> <td>3.65%</td> </tr> <tr> <td>7 yrs</td> <td>3.70%</td> <td>4.45%</td> </tr> <tr> <td>10 yrs</td> <td>4.05%</td> <td>4.80%</td> </tr> </tbody> </table> <p><u>Min. Guarantee 3.00% all states</u> except MD 2.25%</p>	Term	Guar rate	1st Year	4 yrs	2.55%	3.30%	5 yrs	2.90%	3.65%	7 yrs	3.70%	4.45%	10 yrs	4.05%	4.80%	\$20,000  4-5 yrs 0-86 7 yr 0-85 10 yr 0-83 Owner any age	NO	Surr. fee matches guarantee period 8%,7,7,6,6,5,5,4,4 (plus or minus MVA) Nursing home after 60 days except MA, MD, NY, SD, TX, WA	YES	10% or Systematic withdrawal available in 30 days. All or part available in 30 day window <u>before guarantee</u> period ends	<table border="1"> <thead> <tr> <th>Term</th> <th>Annuitant Ages</th> </tr> </thead> <tbody> <tr> <td>4 yr</td> <td>2.00% .50%<sub>(80-86)</sub></td> </tr> <tr> <td>5 yr</td> <td>2.50% .50%<sub>(80-86)</sub></td> </tr> <tr> <td>7 yr</td> <td>3.00% 1.0%<sub>(80-85)</sub></td> </tr> <tr> <td>10 yr</td> <td>3.50% 1.5%<sub>(80-83)</sub></td> </tr> </tbody> </table> <p>Full commission if renewed</p>	Term	Annuitant Ages	4 yr	2.00% .50% <sub>(80-86)</sub>	5 yr	2.50% .50% <sub>(80-86)</sub>	7 yr	3.00% 1.0% <sub>(80-85)</sub>	10 yr	3.50% 1.5% <sub>(80-83)</sub>	ME, MN, NH, OR, SC, UT, VT, WA	Full Commission option available on renewal
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 <p><b>A+ A.M. Best</b> AA- S&amp;P Comdex 86</p>	Classic 5	< 100k yr 1 - 4.25% yrs 2-5 - 3.25% yield - 3.45%  > 100k yr 1 - 5.25% yrs 2-5 - 3.25% yield - 3.65%	\$ 10,000 Q-NQ  Ages 0-85	NO	5 YR  9,8,7,6,5,0	YES	10% of accum. value each policy year	0-75 4.00%  76-80 2.75%  81-85 1.50%	MN,NJ, MS	4% COMP on 5 YR Plan																									
	Preferred 8	Premiums \$10K or more 5.75% guaranteed one year current renewal 4.70% . Rate can change at any time, usually quarterly, after year one Premiums < \$10,000 4.70% Add 25 basis Points to renewal rates if \$150,000 Guaranteed Minimum is 3.00%	\$1,000  Ages 0-85	YES.  Additions do not restart surrender period	8 years  9,8,7,6,5 4,3,2	NO	Up to 15% of the contract value each year	<u>Ages 0-80</u> 3.50% Year 1 3.50% Years 2-5 2.00% Thereafter  <u>Ages 81-85</u> 1.0% year 1 plus trails of 50 BP's years 2-4, 25BP's year 5	<u>Approved</u> <u>in:</u> CA,CO,CT,FL, IL,IN,MI,NJ,OH, PA,WV,WI	5.75% first year with 5.05% base rate for premiums of \$150,000 or more!																									

Company	Plan	Yield	Min. Premium/ Issue Ages	Additional Deposits?	Surrender Charges	MVA	Liquidity	Commission	States <u>Not</u> Approved	<b>SIZZLE</b>
 A+ A.M. Best AA- S&P Comdex 93	FPDA Plus	Guaranteed Base Rate 2.55% all 7 years Guar. Min: 2.00%	\$5,000 NQ & Q  Ages 0-90	YES	7 years  6,6,6,5,4,3,2 Waived for: Death, nursing home, terminal illness, disability	NO	The greater of 10% of contract beginning value or the RMD	1st yr premium: 0-80 4.50% 81-85 3.00% 86-90 1.85%	None	A+ Company with a MYGA to age 90
 A+ A.M. Best AA- S&P B- The Street Comdex 86	Future Saver II  And/or  WCL - Sure Advantage	<u>Base Rate</u> 2 Yr 1.50%    7 Yr 4.15% 3 Yr 2.60%    8 Yr 4.35% 4 Yr 3.15%    9 Yr 4.45% 5 Yr 3.50%    10 Yr 4.70% 6 Yr 3.65%  <u>Premiums over \$100K:</u> Years 2, 3, 4 - add .50% to first year yield Year 5-10 - add 1% to first year yield Guaranteed Minimum 1.50%	\$10,000  Ages 0-85	YES	<u>2 Year</u> 8.5, 7.5 <u>3 Year</u> 8.5, 7.5, 6.5 <u>4 Year</u> 8.5, 7.5, 6.5, 5.5 <u>5 Year</u> 8.5, 7.5, 6.5, 5.5, 4.5	YES	All or a portion of the interest credited after the 1st year	<u>2 Year</u> 1% ages 0-75 <u>3 Year</u> 1% ages 0-75 <u>4 Year</u> 1.50% ages 0-75 <u>5 Year</u> 2% ages 0-75 Ages over 75:commission 50BP lower	CT,DE,IL, MA,MN,NY, OR,VT,WA	Ladder maturities from 2-10 years.
 A A.M. Best A S&P A Fitch 76 Comdex	Apollo-MVA	<u>Base Bonus Total</u> 3.75% 0.00% 3.75%  Additional 5% Premium Bonus if annuitized after 5th year for 11 or more years (not in NH, OR, WA)  Guaranteed Minimum 2.10% as of 4/01/08	\$5,000  Ages 0-85	NO	<u>MVA</u> 7 yrs - 9%, 8, 7, 6, 5, 4, 2 (Plus or minus MVA)	YES	Systematic or 10% available immedi- ately. Cumulative beginning in year 3 up to 30% of premium. Nursing home waives 25% per year after 1st yr for issue ages 74 or less at issue	<u>Ages</u> 0-75 6.00% 76-80 4.80% 81-85 3.60%	AL,MD, NY,OR,TX, UT,VT,WA	6% Commission on a 7 yr plan
 A+ A.M. Best AA S&P Aa3 Moody's AA- Fitch C+ TheStreet.com Comdex 94	Focus Five Plus	4.00% Year 1    3.20% Ave. 3.00% years 2-5  * Add 15 Basis Points if \$50K or more	NQ Q \$5000.00 Age 0 - 90	Yes \$100 min  Additions <i>restart</i> surrender period	5 Year 7%, 7, 7, 6, 5  Nursing Home and Terminal Illness Waiver	NO	10% or Systematic Withdrawals available during Year 1	Ages 0-80 3.25% Ages 81-90 1.00%	MD,OR TX,WA	A+ rated  No MVA
 A A.M. Best AA- S&P A1 Moody's AA Fitch B The Street Comdex 90	Transamerica Select	< \$100K    > \$100K 2 yr 1.50%    1.75% 3 yr 1.75%    2.00% 4 yr 2.40%    2.65% 5 yr 2.75%    3.00% 6 yr 3.00%    3.25% 7 yr 3.25%    3.50% 8 yr 3.50%    3.75%	\$10,000NQ \$2,000.00 Age 0 - 90 for guarantee periods of 2-4 years. Age 85 for guar- antee periods of 5-8 years	No	8,7,6,5,4,3,2,1  Nursing Home and Terminal Illness Waiver	NO	Accumulated interest	2-3 years 1.75%  4 yrs 2.25% 5 yrs 3.25% 6-8 yrs 3.50%	DE, MS, MT, NV, NY, TX, V,A	Great Brand  No MVA  No commis- sion reduction at older ages

Company	Comdex Rating	Guarantee	Plan	1st Year	Yield Thereafter	Average	Commission
Protective / WCL	86	2 years	Future Saver II / Sure Advantage <sup>9</sup>	2.01%	1.50%	1.75%	1.00%
The Standard	87	3 years	SRA 3 <sup>3</sup>	2.30%	2.30%	2.30%	2.00%
Protective / WCL	86	3 years	Future Saver II / Sure Advantage <sup>9</sup>	3.11%	2.60%	2.77%	1.00%
Protective / WCL	86	4 years	FutureSaver II / Sure Advantage <sup>9</sup>	3.67%	3.15%	3.28%	1.50%
Investors Insurance	72	5 years	RATEMARK	4.25%	4.25%	4.25%	3.00%
Lincoln Financial	86	5 years	Classic 5 <sup>1</sup>	5.25%	3.25%	3.65%	4.00%
Protective / WCL	86	5 years	Future Saver II / Sure Advantage <sup>1</sup>	4.54%	3.50%	3.71%	2.00%
Sun Life	94	5 years	Focus Five Plus	4.00%	3.00%	3.20%	3.75%
Transamerica	90	5 years	Transamerica Select <sup>6</sup>	2.75%	2.75%	2.75%	3.25%
Transamerica	90	6 years	Transamerica Select <sup>6</sup>	3.00%	3.00%	3.00%	3.25%
ANICO	90	6 years	Palladium MYG 6 <sup>3</sup>	3.80%	3.80%	3.80%	2.50%
Protective / WCL	86	6 years	Future Saver II / Sure Advantage <sup>1</sup>	4.69%	3.65%	3.82%	2.25%
Integrity	97	7 years	Momentum Advantage	4.45%	3.70%	3.80%	3.00%
Protective / WCL	86	7 years	Future Saver II / Sure Advantage <sup>1</sup>	5.19%	4.15%	4.30%	2.50%
Protective / WCL	86	8 years	Future Saver II / Sure Advantage <sup>1</sup>	5.39%	4.35%	4.48%	2.50%
Protective / WCL	86	9 years	Future Saver II / Sure Advantage <sup>1</sup>	5.49%	4.45%	4.57%	2.50%
Integrity Life	97	10 years	Momentum Advantage	4.80%	4.05%	4.12%	3.50%
Protective/ WCL	86	10 Years	Future Saver II / Sure Advantage <sup>1</sup>	5.75%	4.70%	4.80%	2.50%

1. First year rates shown are 1% less if premium is less than \$100,000. 2. OM Platinum Plus imposes surrender charges at death (unless a spousal rollover or annuitization occurs). 3. rates 10 BP's lower if less than \$100K Check your state before quoting rates 4. First year rates shown are 1% less if premium is less than \$25000 5. Need \$50,000 premium to get this rate. 6. rate 25 BP's lower if less than \$100K 7.. \$250K required \* for \$100K— two lower tiers at \$5,000-24,999 and \$25,000-\$99,999. 8. need \$100,000 premium to get this rate 9. .50% Premium Bonus for years 2,3,4 yr durations.

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