

Company	AIG - American General Life								Allianz	
Product/Type	<i>Security Plus SPDA ~BISYS Exclusive~</i>		HorizonFlex FPDA		Horizon MYG SPDA		HorizonPlus 2004 SPDA		Power 7 Elite FPDA*	
Ratings	A++ Best AA+ Standard & Poors Aa1 Moody's AA+ Fitch		A++ Best AA+ Standard & Poors Aa1 Moody's AA+ Fitch		A++ Best AA+ Standard & Poors Aa1 Moody's AA+ Fitch		A++ Best AA+ Standard & Poors Aa1 Moody's AA+ Fitch		A Best AA- Standard & Poors A2 Moody's	
Interest Rate	\$0 - \$99,999: 7.45% yr 1 3.45% yr 2 \$100,000 +: 8.45% yr 1 3.45% yr 2 2.00% minimum guarantee (3.00% minimum guarantee in CT & WA)		1st year: 5.80% Base: 3.80%		6 year guarantee year 1 7.30% years 2-6 3.30%		6 year guarantee year 1 9.30% years 2-6 3.30%		1st year: 10.25%** Base: 3.25%	
			3.00% minimum guarantee		**2.00% minimum guarantee		2.00% minimum guarantee		**7% bonus on premium => \$100k **5% bonus on premiums < \$100k	
Surrender Charges (%)	8, 8, 7, 6, 5, 3, 0		8, 8, 8, 7, 6, 5, 3, 1, 0		10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0* *not 0 until end of year 10		9, 8, 7, 6, 5, 4, 3, 2, 1		10, 9, 8, 7, 6, 5, 4, 3, 2, 1	
Minimum Purchase	\$5,000 NQ & Q		\$5,000 NQ \$2,000 Q		\$5,000 NQ & Q		\$5,000 NQ & Q		\$20,000 NQ & Q Additional premium accepted in yr 1	
Issue Ages	0-85 NQ 0-85 Q (except IRAs 0-70)		0-85 NQ & Q		0-85 NQ 0-70 Q (85 for rollover or direct transfer)		0-85 NQ & Q		0-85 NQ & Q	
States Not Approved	IA,MD,MA,NJ,NY,NC,OR,PA, UT,VA		NY,UT		MN,NY,UT		MN,NJ,NY,OR,PA,UT,WA		NY,OR,PA,UT,WA	
Free Withdrawals	Interest only after 30 days. Accumulated interest free of MVA.		10% immediately available.		10% immediately available		10% immediately available		5% per year**, after year 1 25% cumulative	
First Year Commissions	Ages 0-75: 4.00% Ages 76-80: 2.00% Ages 81-85: 1.00%		Ages 0-75: 5.00% Ages 76-80: 4.00% Ages 81-85: 3.00%		Ages 0-75: 7.50% Ages 76-80: 5.00% Ages 81-85: 2.00%		Ages 0-75: 6.00% Ages 76-80: 3.20% Ages 81-85: 1.35%		Ages 0-85: 4.00%	
Call your annuity team for FPDA products					Commissions vary for MN,PA,OR, and WA because they are Non-MVA products in those states.				*no chargeback on death	
Remarks	Extended Care rider available. MVA product.		Non MVA product. Death Benefit is Return of Premium, Surrender Value, or Annuity Value if annuitized.		MVA product. Annuitize after the 5th yr. Death Benefit is Annuity Value. Extended Care rider available. *Percentages shown are end-of- year.They decrease monthly on a pro rata basis after the first year.		MVA product. Death Benefit is Return of Premium, Surrender Value, or Annuity Value if annuitized.		*Flexible for year 1 only. MVA product.	

Company	American National						Genworth Financial			
Product/Type	Palladium Advisor FPDA*		Palladium Century Series FPDA		WealthQuest Citadel 5 Diamond SPDA with add in feature		WealthQuest Citadel 7 Diamond FPDA		SecureLiving Independence SPDA	
Ratings	A+ AA	Best Standard & Poors	A+ AA	Best Standard & Poors	A+ AA	Best Standard & Poors	A+ AA	Best Standard & Poors	A+ AA- Aa3 AA-	Best Standard & Poors Moody's Fitch
Interest Rate	1st year: 4.70% Base: 3.70%	<u>Century 7</u> 1st year: 10.40% Base: 3.40%	1st year: 4.60% Base: 3.60%	1st year: 5.75% Base: 3.75%			<u>\$100,000+</u> Year 1: 7.15% Year 2: 3.65%			<u>\$50,000 - \$99,999:</u> Year 1: 6.65% Year 2: 3.65%
	Minimum guarantee varies by state Please consult your BISYS annuity team prior to client presentation.		Minimum guarantee varies by state Please consult your BISYS annuity team prior to client presentation.		Minimum guarantee varies by state Please consult your BISYS annuity team prior to client presentation.		<u>>\$50K:</u> Year 1: 6.15% Year 2: 3.65%		3.25% minimum guarantee	
Surrender Charges (%)	7, 7, 7, 6, 5, 4, 2		12, 12, 11, 11, 10, 9, 8, 6, 4, 2		7, 7, 7, 6, 5		7, 7, 7, 6, 5, 4, 2		9, 9, 8, 7, 6, 5	
Minimum Purchase	\$5,000 NQ & Q \$1,000,000 max w/o approval		\$5,000 NQ & Q		\$5,000 NQ & Q		\$5,000 NQ \$2000 Q \$1,000 random, \$100 ACH		\$5,000 NQ & Q	
Issue Ages	0-90 NQ & Q IN:0-83, OK:0-78, UT:0-50		0-80 NQ & Q		0-85 NQ & Q		0-85 NQ & Q		0-85 NQ & Q	
States Not Approved	MA,MN,NJ,NY,OR,UT		AL,CT,IL,MA,MN,NJ,NY OR,PA,UT,WA		NY, OR Minimum guarantee varies by state please call for details.		NY, OR Minimum guarantee varies by state please call for details.		MS,NJ,NY,OR	
Free Withdrawals	10% immediately		10% immediately		10% immediately		10% immediately		10% immediately	
First Year Commissions	Ages 0-79: 3.00% Ages 80-90: 1.00%	Ages 0-74: 5.00% Ages 75-80: 3.00%	Ages 0-80: 4.00% Ages 81-85: 3.00%	Ages 0-80: 4.50% Ages 81-85: 3.50%			Ages 0-75: 4.25% Ages 76-80: 2.10% Ages 81-85: 1.15%			
Call your annuity team for FPDA products			Trail Commission available, call for details.							
Remarks	Confinement and Disability waiver available. *Single premium with add in feature during first year only for NQ funds. MVA product.		Confinement and Disability waivers available.		60 day rate lock for transfers. Nursing Home, Terminal Illness, and Disability riders available.		60 day rate lock on transfers. Nursing Home, Terminal Illness, and Disability riders available.		Nursing Home Waiver available.	

Company	Jefferson Pilot				John Hancock		Lincoln Benefit Life				
Product/Type	Classic 10 SPDA		Classic Flex Series FPDA		GPA Plus FPDA		SureHorizon II FPDA		SureHorizon Choice SPDA		
Ratings	A+	Best	A+	Best	A++	Best	A+	Best	A+	Best	
	AA	Standard & Poors	AA	Standard & Poors	AA+	Standard & Poors	AA	Standard & Poors	AA	Standard & Poors	
	Aa3	Moody's	Aa3	Moody's	Aa2	Moody's	Aa2	Moody's	Aa2	Moody's	
	AA	Fitch	AA	Fitch	AA+	Fitch					
Interest Rate	7 year guarantee		8 year:		1.3.6yr Guarantee Periods						
	< \$100,000:	6.85% / 3.85%	< \$100,000:	5.80% / 3.80%	\$0 - \$24,999	4.50% / 3.50%	1 yr	5.05% / 3.55% (base)	1 yr	5.85% / 4.35% (base)	
	> \$100,000:	7.85% / 3.85%	> \$100,000:	6.80% / 3.80%	\$25k - \$99,999	5.50% / 3.50%	3,5,6 yr	4.90% / 3.40% (base)	3 yr	5.75% / 4.25% (base)	
					\$100k +	6.50% / 3.50%			6 yr	5.60% / 4.10% (base)	
			12 year:					9 yr	5.50% / 4.00% (base)		
			< \$100,000:	7.80% / 3.80%							
			> \$100,000:	8.80% / 3.80%							
	1.00% minimum guarantee		1.00% minimum guarantee		3.00% minimum guarantee		3.00% minimum guarantee		3.00% minimum guarantee		
Surrender Charges (%)	10, 9, 8, 7, 6, 5, 4, 3, 2, 1		8 yr: 9, 8, 7, 6, 5, 4, 3, 2, 0 12 yr: 12,11,10,9,8,7,6,5,4,3,2,1,0		7, 7, 6, 6, 5, 4, 0		8, 8, 7, 6, 5, 4		8, 8, 7, 6, 5, 4, 3, 2, 1		
Minimum Purchase	\$5,000 NQ & Q		\$5,000 NQ & Q		\$2,000 NQ & Q		Q: \$3,000 or \$100 per month NQ: \$10,000		\$10,000 NQ & Q		
Issue Ages	0-80 NQ & Q		8 yr: 0-85 NQ & Q 12 yr: 0-75 NQ & Q		0-90 (Q & NQ) 0-85 (in MA, NY, OR, and WA)		0-90		0-90		
States Not Approved	MN,NY,OR,UT		MN,NY,OR,UT 12 yr not approved in CT,IL,WA		Available in all states CARE Solutions Rider not available in all states, please call for details.		MA, NY, OR		MA, NY, OR		
Free Withdrawals	10% immediately		10% immediately		10% of contract value.		15% immediately		15% immediately		
First Year Commissions	Ages 0-75:	6.00%	8 yr:	Ages 0-75:	5.00%	Ages 0-79:	4.50%	Ages 0-75:	4.75%	Ages 0-75:	3.00%
	Ages 76-80:	4.50%		Ages 76-80:	3.25%	Ages 80-90:	3.25%	Ages 76-85:	3.56%	Ages 76-85:	2.25%
	Ages 81-85:	3.00%		Ages 81- 85:	1.50%			Ages 86-90:	2.38%	Ages 86-90:	1.50%
Call you annuity team for FPDA products			12 yr:	Ages 0-75:	7.00%	Commissions differ in NY, please call for details.		Trail Commission option paying 50 basis points after the first year, call Solution Center for details.		Trail Commission option paying 25 basis points after the first year, call Solution Center for details.	
				Ages 76-80:	3.50%						
				Ages 81-83:	2.00%						
Remarks	MVA Annuity.		MVA.		CARE Solutions Plus: Optional Rider cost of .40% of initial premium/benefit base annually.Benefit is on a 6 yr wait, benefit 1% of initial premium plus 3% inflation protection beginning in 2nd year. 36 payment max 60 day rate lock on transfers		Purchase Payment Guarantee Rider (ROP) available Confinement, terminal illness, and Unemployment available.		Purchase Payment Guarantee Rider (ROP) available. Confinement, Terminal Illness, and Unemployment waivers available.		

Company	Lincoln Benefit Life		Presidential Life		Principal		RBC			
Product/Type	Treasury-Linked Annuity FPDA		Classic SPDA		FPDA Plus FPDA		Guaranteed Fixed Annuity FPDA**		Guarantee 3+3 Master Annuity SPDA	
Ratings	A+ Best AA Standard & Poors Aa2 Moody's		B+ Best BB+ Standard & Poors Ba1 Moody's Aq Fitch		A+ Best AA Standard & Poors Aa2 Moody's AA Fitch		A+ Best AA Standard & Poors Aa2 Moody's AA Fitch		A Best A Standard & Poors	
Interest Rate	Less than \$20,000: 3.75% \$20,000-\$49,999: 3.75% Less than \$100,000: 3.75% \$100,000 or more: 4.00%		1st year 5.05% Base 4.55%		<\$100K: Annual Yield 5.51% (3.45% base +2.00 premium credit) >\$100K: Annual Yield 6.55% (3.45% base + 3.00 premium credit)		<\$100K: Annual Yield 5.62% (3.55% base +2.00 premium credit) >\$100K: Annual Yield 6.65% (3.55% base +3.00 premium credit)		Guarantee 3+3 (MVA) 5.60% Guarantee 3+3 (non MVA)* 5.35%	
			4.00% minimum guarantee yrs 2-4 3.00% minimum guarantee 5-7		3.00% minimum guarantee		3.00% minimum guarantee		3.00% minimum guarantee	
Surrender Charges (%)	9, 8, 8, 7, 6, 5, 4, 3, 2, 1		6, 6, 5, 5, 4, 4, 2		6, 6, 6, 5, 4, 3, 2		7, 7, 7, 6, 5		7, 7, 7, 6, 4, 2	
Minimum Purchase	\$5,000 NQ \$3,000 Q		\$5,000 NQ & Q		\$5,000 NQ \$4,000 Q		\$5,000 NQ \$4,000 Q		\$5,000 NQ & Q	
Issue Ages	0-90		0-90 NQ & Q		0-95 NQ & Q		0-95 NQ & Q 0-85 NQ & Q in OK		0-85 NQ & Q	
States Not Approved	CT, MA, NY, OR, and WA		NH		Call for Variations in CT, WA		Available in all states.		HI, NJ, NY, OK, OR, WA*	
Free Withdrawals	10% annually		10% annually		10% annually		10% annually		10% after the 1st policy year.	
First Year Commissions	Ages 0-80: 3.00% Ages 81-85: 2.40% Ages 86-90: 1.50%		Ages 0-75: 4.00% Ages 76-80: 2.75% Ages 80-90: 1.50%		Ages 0-80: 4.50% Ages 81-90: 3.00% Ages 91-95: 1.25%		Ages 0-80: 4.10% Ages 81-90: 2.75% Ages 91-95: 1.15%		Ages 0-75: 2.00% Ages 76-80: 1.25% Ages 81-85: 0.50%	
Call your annuity team										
Remarks	After 5 yrs, each subaccount renews to a new 5 yr gte period; or you have a 45-day window following the end of the first 5 yr gte period to withdraw money from the subaccount and avoid withdrawal charges.		Non MVA		Guaranteed return of principal Surrender charges waived for terminal illness, total disability, or nursing home confinement		**Additional premium allowed in 1st contract year. Waiver of surrender charge rider. Guaranteed Return of premium		Confinement and Terminal Illness waivers available. *(Non MVA product available in FL, IN, MD, PA, SD, TX, UT, VT)	