

CARRIER	AM BEST	PRODUCT	PRODUCT TYPE	SURRENDER	MVA	INITIAL RATE	RATE THEREAFTER	YIELD	AGES	COMMISSION
	A	Select Pro 3	Multi-Year Guarantee	3 YEARS	No	4.00% Years 1, or 4.10% Years 1 ≥ \$50K or 4.45% Yrs 1 > \$100K, or 4.50% > \$250K	4.00%, or 4.10%, or 4.45%, or 4.50%	4.00%, or 4.10%, or 4.45%, or 4.50%	0-85 AGE 90 WITH RETURN OF PREMIUM ADEDED	1.50% (0-75)
		Select Pro 5		5 YEARS		4.70% Years 1, or 4.70% Years 1 ≥ \$50K or 5.00% Yrs 1 > \$100K, or 5.00% > \$250K	4.70%, or 4.70%, or 5.00%, or 5.00%	4.70%, or 4.70%, or 5.00%, or 5.00%		2.50% (0-75)
		Select Pro 7		7 YEARS		4.70% Years 1, or 4.70% Years 1 ≥ \$50K or 5.00% Yrs 1 > \$100K, or 5.00% > \$250K	4.70%, or 4.70%, or 5.00%, or 5.00%	4.70%, or 4.70%, or 5.00%, or 5.00%		3.25% (0-75)
		Select Max 3		3 YEARS	Yes	4.15% Years 1, or 4.25% Years 1 > \$50K or 4.60% Yrs 1 > \$100K, or 4.65% > \$250K	4.15%, or 4.25%, 4.60%, or 4.65%	4.15%, or 4.25%, or 4.60%, or 4.65%	0-85	1.50% (0-75)
		Select Max 5		5 YEARS		4.95% Years 1, or 4.95% Years 1 > \$50K or 5.25% Yrs 1 > \$100K, or 5.25% > \$250K	4.95%, or 4.95%, 5.25%, or 5.25%	4.95%, or 4.95%, or 5.25%, or 5.25%		2.50% (0-75)
		Select Max 7		7 YEARS		5.00% Years 1, or 5.00% Years 1 > \$50K or 5.30% Yrs 1 > \$100K, or 5.30% > \$250K	5.00%, or 5.00%, 5.30%, or 5.30%	5.00%, or 5.00%, or 5.30%, or 5.30%		3.25% (0-75)
		A+	Portfolio Edge SPDA	Annual Rate	7 YEARS	No	5.00% Year 1	3.00% minimum	Built-In Return of Premium	0-80
Portfolio Edge FPDA			Annual Rate	9 YEARS	No	4.60% Year 1	3.00% minimum		0-80	3.00% (0-80)
	A+	AnnuityCare I	Annual Rate	9 YEARS	No	Leverage Existing Annuities & IRA Funds for LTC	1.00% minimum		0-85	4.75% (0-75)
		AnnuityCare II	Annual Rate	9 YEARS			1.00% minimum		0-80	6.50% (0-80)
	A+	MultiVantage	Multi-Year Guarantee	4 YEARS	Yes	5.10%	4.10%	4.35%	0-89	2.00% (0-75)
				5 YEARS		5.20%	4.20%	4.40%		2.50% (0-79)
				7 YEARS		5.00%	4.00%	4.14%		3.00% (0-79)
				10 YEARS		5.15%	4.15%	4.25%		3.50% (0-79)
		New Momentum QIO	Annual Rate	7 YEARS	Yes	5.50%	(3.00% minimum)		0-85	5.00% (0-79)
		New Momentum GRO 5	Annual Rate			5.00%	4.25% (3.00% minimum)			
		New Momentum GRO 6	Annual Rate			4.70%	3.95% (3.00% minimum)			
		New Momentum GRO 7	Annual Rate			4.65%	3.90%	4.00%		
		New Momentum GRO 10	Multi-Year Guarantee	10 YEARS		4.70%	3.95%	4.02%		
		SPDA Series II 1 Year	Annual Rate	7 YEARS	No	5.15%	(1.00% minimum)		0-85	4.00% (0-79)
SPDA Series II 3 Year	Annual Rate	5.10%	4.10% (1.00% minimum)							
SPDA Series II 5 Year	Annual Rate	5.00%	4.00% (1.00% minimum)							
SPDA Series II 7 Year	Multi-Year Guarantee	4.90%	3.90%			4.04%				
	A+	MYGuarantee	Multi-Year Guarantee	5 YEARS	Yes	3.65%, 4.85% ≥ \$100K	3.65%, 4.85%	3.65%, 4.85%	0-85	2.00% (0-75)
				7 YEARS		3.65%, 5.20% ≥ \$100K	3.65%, 5.20%	3.65%, 5.20%		2.50% (0-75)
				10 YEARS		3.70%, 5.30% ≥ \$100K	3.70%, 5.30%	3.70%, 5.30%		2.50% (0-75)
		Optimum	Annual Rate	3 YEARS	No	4.75%	4.75%	4.75%		1.25%(0-79)
		Preferred		5 YEARS		4.00%	4.00%	4.00%		3.00%(0-79)
				8 YEARS		6.00% Year 1	2.00% minimum			3.25%(0-79)