

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	3.70% Years 1, or 3.80% Years 1 ≥ \$50K or 4.15% Yrs 1 > \$100K, or 4.20% > \$250K	3.70%, or 3.80%, or 4.15%, or 4.20%	3.70%, or 3.80%, or 4.15%, or 4.20%	0-85 AGE 90 WITH RETURN OF PREMIUM ADEDED	1.50% (0-75)
		Select Pro 5		5 YEARS		4.40% Years 1, or 4.40% Years 1 ≥ \$50K or 4.70% Yrs 1 > \$100K, or 4.70% > \$250K	4.40%, or 4.40%, or 4.70%, or 4.70%	4.40%, or 4.40%, or 4.70%, or 4.70%		2.50% (0-75)
		Select Pro 7		7 YEARS		4.40% Years 1, or 4.40% Years 1 ≥ \$50K or 4.70% Yrs 1 > \$100K, or 4.70% > \$250K	4.40%, or 4.40%, or 4.70%, or 4.70%	4.40%, or 4.40%, or 4.70%, or 4.70%		3.25% (0-75)
		Select Max 3		3 YEARS	Yes	3.85% Years 1, or 3.95% Years 1 > \$50K or 4.30% Yrs 1 > \$100K, or 4.35% > \$250K	3.85%, or 3.95%, 4.30%, or 4.35%	4.15%, or 4.25%, or 4.30%, or 4.35%	0-85	1.50% (0-75)
		Select Max 5		5 YEARS		4.65% Years 1, or 4.65% Years 1 > \$50K or 4.95% Yrs 1 > \$100K, or 4.95% > \$250K	4.65%, or 4.65%, 4.95%, or 4.95%	4.65%, or 4.65%, or 4.95%, or 4.95%		2.50% (0-75)
		Select Max 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%, 5.00%, or 5.00%	4.70%, or 4.70%, or 5.00%, or 5.00%		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
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	4.95%	3.95%	4.20%	0-89	2.00% (0-75)
				5 YEARS		5.05%	4.05%	4.25%		2.50% (0-79)
				7 YEARS		4.95%	3.95%	4.09%		3.00% (0-79)
				10 YEARS		5.20%	4.20%	4.30%		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			4.90%	4.15% (3.00% minimum)			
		New Momentum GRO 6	Annual Rate			4.55%	3.80% (3.00% minimum)			
		New Momentum GRO 7	Annual Rate			4.55%	3.80%	3.90%		
		New Momentum GRO 10	Multi-Year Guarantee			10 YEARS	4.80%	4.05%		
		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%, 5.05% ≥ \$100K	3.65%, 5.05%	3.65%, 5.05%	0-85	2.00% (0-75)
				7 YEARS		3.65%, 5.25% ≥ \$100K	3.65%, 5.25%	3.65%, 5.25%		2.50% (0-75)
				10 YEARS		3.70%, 5.50% ≥ \$100K	3.70%, 5.50%	3.70%, 5.50%		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)