

Multi Year Guarantee (MYG) Annuity Rates

As of 5/27/10

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age
1 Year	Allianz	A	Dominator Select <99k	1.50	1.50	1.50	85
1 Year	Allianz	A	Dominator Select 100k+	1.60	1.60	1.60	85
2 Years	Allianz	A	Dominator Select <99k	1.55	1.55	1.55	85
2 Years	Allianz	A	Dominator Select 100k+	1.65	1.65	1.65	85
3 Years	Allianz	A	Dominator Select <99k	1.55	1.55	1.55	85
3 Years	Allianz	A	Dominator Select 100k+	1.65	1.65	1.65	85
3 Years	American National	A	Palladium MYG \$5-99k	2.00	2.00	2.00	85
3 Years	American National	A	Palladium MYG \$100k+	2.10	2.10	2.10	85
3 Years	Lincoln Financial	A+	MYGuarantee 3yr	1.40	1.40	1.40	85
3 Years	Lincoln Financial	A+	MYGuarantee 3yr 100k+	1.55	1.55	1.55	85
3 Years	Principal Life	A+	Select Series 3 yr	1.50	1.50	1.50	85
3 Years	Principal Life	A+	Select Series 3 yr 100K+	1.50	1.50	1.50	85
3 years	West Coast Life	A+	Sure Advantage	1.50	1.50	1.50	85
3 years	West Coast Life	A+	Sure Advantage \$100K+	2.01	1.50	1.67	85

4 Years	American National	A	Palladium MYG \$5-99k	2.00	2.00	2.00	85
4 Years	American National	A	Palladium MYG \$100k+	2.10	2.10	2.10	85
4 Years	Integrity Life	A+	Momentum Advantage	2.75	2.00	2.18	86
4 Years	Lincoln Financial	A+	MYGuarantee 4yr	2.05	2.05	2.05	85
4 Years	Lincoln Financial	A+	MYGuarantee 4yr 100k+	2.20	2.20	2.20	85
4 Years	North American	A+	Guarantee Choice	2.10	2.10	2.10	90
4 Years	North American	A+	Guarantee Choice 200k +	2.40	2.40	2.40	90
4 Years	Principal Life	A+	Secure Fixed Annuity 4	1.85	1.85	1.85	90
4 Years	Transamerica	A	Select	1.50	1.50	1.50	90
4 Years	Transamerica	A	Select 100k+	1.75	1.75	1.75	90
4 Years	West Coast Life	A+	Sure Advantage	1.75	1.75	1.75	85
4 Years	West Coast Life	A+	Sure Advantage \$100K+	2.26	1.75	1.88	85

5 Years	Allianz	A	Dominator Plus \$25-99k	2.35**	2.35**	2.35**	85
5 Years	Allianz	A	Dominator Plus \$100k+	2.45**	2.45**	2.45**	85
5 Years	American General	A	Horizon Secure	2.10	2.10	2.10	85
5 Years	American General	A	Horizon Select	2.30	2.30	2.30	85
5 Years	American National	A	Palladium MYG \$5-99k	3.30	2.30	2.50	85
5 Years	American National	A	Palladium MYG \$100k+	3.40	2.40	2.60	85
5 Years	Genworth	A	Secure Living Rate Saver 25-99k	3.15	3.15	3.15	85
5 Years	Genworth	A	Secure Living Rate Saver 100-249k	3.30	3.30	3.30	85
5 Years	Genworth	A	Secure Living Rate Saver 250k +	3.40	3.40	3.40	85
5 Years	Great American	A	Stars & Stripe \$10-99K	3.65	2.65	3.05	89
5 Years	Great American	A	Stars & Stripe \$100K+	3.75	2.75	3.15	89
5 Years	Integrity Life	A+	Momentum Advantage	3.05	2.30	2.45	86
5 Years	Lafayette Life	A+	Horizon 08	2.00	2.00	2.00	85
5 Years	Liberty Life	A	Freedom Series 5 \$5-9k	4.40^	1.40^	2.00^	85
5 Years	Liberty Life	A	Freedom Series 5 \$10-99k	4.65^	1.65^	2.25^	85
5 Years	Liberty Life	A	Freedom Series 5 \$100k+	4.80^	1.80^	2.40^	85
5 Years	Lincoln Benefit	A+	Tactician Plus	1.75	1.75	1.75	90
5 Years	Lincoln Benefit	A+	Treasury Link	1.05	1.05	1.05	90
5 Years	Lincoln Financial	A+	Classic 5	3.20	2.20	2.40	85
5 Years	Lincoln Financial	A+	Classic 5 \$100k+	4.20	2.20	2.60	85
5 Years	Lincoln Financial	A+	MYGuarantee 5yr	2.90	2.90	2.90	85
5 Years	Lincoln Financial	A+	MYGuarantee 5yr 100k+	3.05	3.05	3.05	85
5 Years	Loyal American	A	Sure Saver 5 \$10 - \$99K	2.70	2.70	2.70	89
5 Years	Loyal American	A	Sure Saver 5 100K+	3.05	3.05	3.05	89
5 Years	North American	A+	Guarantee Choice	3.00	3.00	3.00	90
5 Years	North American	A+	Guarantee Choice 200k +	3.25	3.25	3.25	90

See Fixed Annuity Products Spread Sheet for product information

#Spectrum reflects all NQ fund rates, an additional 15bp premium bonus credited for Q funds

^ Liberty Life Freedom 5 first year rate bonus decreased by 1% by adding return of principal rider

Commissions normally reduced at older ages - Call your CPS Annuities associate today for details

**Rates differ in NY



Multi Year Guarantee (MYG) Annuity Rates

As of 5/27/10

Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age
5 Years	Principal	A+	Guaranteed Annuity	1.75	1.75	1.75	90
5 Years	Reliance Standard	A	Elektra 579	3.00	3.00	3.00	85
5 Years	The Standard	A	Focused Growth 15-99K	2.80	2.80	2.80	90
5 Years	The Standard	A	Focused Growth 100K+	2.90	2.90	2.90	90
5 Years	Sun Life (Bonus)	A+	Keyport Value	2.50	1.50	1.70	90
5 Years	Sun Life (Bonus)	A+	Keyport Value \$50k+	2.65	1.65	1.85	90
5 Years	Sun Life	A+	Keyport Value	1.50	-	1.70	90
5 Years	Sun Life	A+	Keyport Value \$50k+	1.65	-	1.85	90
5 Years	Transamerica	A	Select	1.60	1.60	1.60	85
5 Years	Transamerica	A	Select 100k+	1.85	1.85	1.85	85
5 Years	United of Omaha	A+	Ultra-Secure 5 <99k	3.15	2.15	2.35	89
5 Years	United of Omaha	A+	Ultra-Secure 5 100k+	3.30	2.30	2.50	89
5 years	West Coast Life	A+	Sure Advantage	2.30	2.30	2.30	85
5 years	West Coast Life	A+	Sure Advantage \$100K+	3.32	2.30	2.50	85

6 Years	American General	A	Horizon Achiever	3.00	3.00	3.00	85
6 Years	American National	A	Palladium MYG \$5-99k	3.05	3.05	3.05	85
6 Years	American National	A	Palladium MYG \$100k+	3.15	3.15	3.15	85
6 Years	Lincoln Benefit	A+	Tactician Plus	2.35	2.35	2.35	90
6 Years	Lincoln Financial	A+	MYGuarantee 6yr	3.05	3.05	3.05	85
6 Years	Lincoln Financial	A+	MYGuarantee 6yr 100k+	3.20	3.20	3.20	85
6 Years	Lincoln Financial	A+	New Directions \$10k-99k	2.90	2.90	2.90	85
6 Years	Lincoln Financial	A+	New Directions \$100k+	3.10	3.10	3.10	85
6 Years	North American	A+	Guarantee Choice	2.90	2.90	2.90	90
6 Years	North American	A+	Guarantee Choice 200k +	3.15	3.15	3.15	90
6 Years	Principal Life	A+	Secure Fixed Annuity	2.30	2.30	2.30	90
6 Years	RBC Insurance	A	3+3 MYG	3.00	3.00	3.00	85
6 Years	The Standard	A	Focused Growth 15-99K	3.30	3.30	3.30	90
6 Years	The Standard	A	Focused Growth 100K+	3.40	3.40	3.40	90
6 Years	Sun Life (Bonus)	A+	Keyport Value	2.75	1.75	1.92	85
6 Years	Sun Life (Bonus)	A+	Keyport Value \$50k+	2.90	1.90	2.07	85
6 Years	Sun Life	A+	Keyport Value	1.75	-	2.00	85
6 Years	Sun Life	A+	Keyport Value \$50k+	1.90	-	2.15	85
6 Years	Transamerica	A	Select	1.70	1.70	1.70	85
6 Years	Transamerica	A	Select \$100k+	1.95	1.95	1.95	85
6 years	West Coast Life	A+	Sure Advantage	2.65	2.65	2.65	85
6 years	West Coast Life	A+	Sure Advantage \$100K+	3.68	2.65	2.82	85

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Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age
7 Years	American General	A	Horizon Secure 7yr	2.65	2.65	2.65	85
7 Years	American General	A	Horizon Select 7yr	2.85	2.85	2.85	85
7 Years	American National	A	Palladium MYG \$5-99k	4.15	3.15	3.29	85
7 Years	American National	A	Palladium MYG \$100k+	4.25	3.25	3.39	85
7 Years	Genworth	A	Secure Living Rate Saver 25-99k	3.60	3.60	3.60	85
7 Years	Genworth	A	Secure Living Rate Saver 100-249k	3.75	3.75	3.75	85
7 Years	Genworth	A	Secure Living Rate Saver 250k +	3.85	3.85	3.85	85
7 Years	ING USA	A	Guar Choice < \$75K	2.50	2.50	2.50	80
7 Years	ING USA	A	Guar Choice \$75K+	3.50	2.50	2.64	80
7 Years	Integrity Life	A+	Momentum Advantage	3.85	3.10	3.20	85
7 Years	Integrity Life	A+	SPDA Series II	2.70	2.70	2.70	85
7 Years	Lincoln Benefit	A+	Tactician Plus	2.35	2.35	2.35	90
			3.35				



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7 Years	Lincoln Financial	A+	Classic 7	4.65	2.65	2.93	85
7 Years	Lincoln Financial	A+	Classic 7 \$100k+	5.65	2.65	3.07	85
7 Years	Lincoln Financial	A+	MYGuarantee 7yr	3.25	3.25	3.25	85
7 Years	Lincoln Financial	A+	MYGuarantee 7yr 100k+	3.40	3.40	3.40	85
7 Years	North American	A+	Guarantee Choice	3.20	3.20	3.20	90
7 Years	North American	A+	Guarantee Choice 200k +	3.40	3.40	3.40	90
7 Years	Principal	A+	FPDA Plus	2.25	2.25	2.25	90
7 Years	RBC Insurance	A	RBC 7 MYG	3.15	2.15	2.29	85
7 Years	Sun Life (bonus)	A+	Keyport Value	3.20	2.20	2.34	85
7 Years	Sun Life (bonus)	A+	Keyport Value \$50k+	3.35	2.35	2.49	85
7 Years	Sun Life	A+	Keyport Value	2.20	-	2.50	85
7 Years	Sun Life	A+	Keyport Value \$50k+	2.35	-	2.65	85
			2.55				
7 Years	Transamerica	A	Select	2.00	2.00	2.00	85
7 Years	Transamerica	A	Select \$100k+	2.25	2.25	2.25	85
7 Years	United of Omaha	A+	Ultra-Secure 7 <99k	2.80	2.80	2.80	89
7 Years	United of Omaha	A+	Ultra-Secure 7 100k+	2.95	2.95	2.95	89
7 years	West Coast Life	A+	Sure Advantage	3.00	3.00	3.00	85
7 years	West Coast Life	A+	Sure Advantage \$100K+	4.03	3.00	3.15	85
			3.60				
8 Years	American National	A	Palladium MYG \$5-99k	3.50	3.50	3.50	85
8 Years	American National	A	Palladium MYG \$100k+	3.60	3.60	3.60	85
8 Years	Lincoln Benefit	A+	Tactician Plus	2.55	2.55	2.55	90
			3.20				
8 Years	Lincoln Financial	A+	MYGuarantee 8yr	3.30	3.30	3.30	85
8 Years	Lincoln Financial	A+	MYGuarantee 8yr 100k+	3.45	3.45	3.45	85
8 Years	Lincoln Financial	A+	New Directions \$10k-99k	3.20	3.20	3.20	85
8 Years	Lincoln Financial	A+	New Directions \$100k+	3.35	3.35	3.35	85
			3.40				
8 Years	North American	A+	Guarantee Choice	3.20	3.20	3.20	90
8 Years	North American	A+	Guarantee Choice 200k +	3.40	3.40	3.40	90
8 Years	Transamerica	A	Select	2.25	2.25	2.25	85
8 Years	Transamerica	A	Select \$100k+	2.50	2.50	2.50	85
8 years	West Coast Life	A+	Sure Advantage	3.30	3.30	3.30	85
8 years	West Coast Life	A+	Sure Advantage \$100K+	4.33	3.30	3.43	85

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Guarantee Period	Carrier	A.M.Best Rating	Product Name	Year 1 Rate	Base Rate	Annual Effective Yield	Max Issue Age
9 Years	American General	A	Horizon Choice 9yr	3.20	3.20	3.20	85
9 Years	American National	A	Palladium MYG \$5-99k	5.00	3.00	3.22	85
9 Years	American National	A	Palladium MYG \$100k+	5.10	3.10	3.32	85
9 Years	Lincoln Benefit	A+	Tactician Plus	3.20	3.20	3.20	90
9 Years	Lincoln Financial	A+	MYGuarantee 9yr	3.35	3.35	3.35	85
9 Years	Lincoln Financial	A+	MYGuarantee 9yr 100k+	3.50	3.50	3.50	85
9 Years	North American	A+	Guarantee Choice	3.20	3.20	3.20	90
9 Years	North American	A+	Guarantee Choice 200k +	3.40	3.40	3.40	90
9 years	West Coast Life	A+	Sure Advantage	3.45	3.45	3.45	85
9 years	West Coast Life	A+	Sure Advantage \$100K+	4.48	3.45	3.56	85
10 Years	Allianz	A	Dominator Plus \$25-99k	3.40**	3.40**	3.40**	85
10 Years	Allianz	A	Dominator Plus \$100k+	3.50**	3.50**	3.50**	85



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Multi Year Guarantee (MYG) Annuity Rates

As of 5/27/10

10 Years	American General	A	Horizon Choice 10yr	2.80	2.80	2.80	85
10 Years	American General	A	Horizon Select 10yr	3.10	3.10	3.10	85
10 Years	American National	A	Palladium MYG \$5-99k	4.35	3.35	3.45	85
10 Years	American National	A	Palladium MYG \$100k+	4.45	3.45	3.55	85
10 Years	ING USA	A	Guar Choice < \$75K	3.50	3.50	3.50	80
10 Years	ING USA	A	Guar Choice \$75K+	4.50	3.50	3.60	80
10 Years	Integrity Life	A+	Momentum Advantage	4.25	3.50	3.57	83
10 Years	Lincoln Benefit	A+	Tactician Plus	2.90	2.90	2.90	90
10 years	Lincoln Financial	A+	MYGuarantee 10yr	3.40	3.40	3.40	85
10 years	Lincoln Financial	A+	MYGuarantee 10yr 100k+	3.55	3.55	3.55	85
10 Years	North American	A+	Guarantee Choice	3.40	3.40	3.40	90
10 Years	North American	A+	Guarantee Choice 200k +	3.60	3.60	3.60	90
10 years	West Coast Life	A+	Sure Advantage	3.60	3.60	3.60	85
10 years	West Coast Life	A+	Sure Advantage \$100K+	4.64	3.60	3.70	85

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