

Indexed Annuities

Last update September 29, 2014

Please verify rate before submitting application.



| Company | Allianz | | Allianz Preferred (Diff. Appt.) | |
|--------------------------------------|---|---|---|---|
| Product/Type | MasterDex X FPDA* (Flexible for first 3 year) | Endurance Plus FPDA (first 3 years only) | Signature 7 FPDA (first 3 years only) | 222 FPDA (first 3 years only) |
| Issue Ages | 0-80 NQ & Q | 0-80 NQ & Q | 0-80 NQ & Q | 0-80 NQ & Q |
| Ratings | A Best AA Standard & Poors A2 Moody's 87 Comdex | A Best AA Standard & Poors A2 Moody's 87 Comdex | A Best AA Standard & Poors A2 Moody's 87 Comdex | A Best AA Standard & Poors A2 Moody's 87 Comdex |
| Participation Rate/Cap/Spread | <u>Monthly Point to Point</u> 1.50% Nasdaq 100 1.50% S&P 500 2.00%* S&P 500 Select (See remarks) <u>Annual Point to Point</u> 2.50% Nasdaq 100 2.50% S&P 500 4.50%* S&P 500 Select (See remarks) 2.50% Blended <u>Monthly Average Spread</u> 3.75% Blended 1.30% Fixed Account | <u>Monthly Point to Point</u> 1.90% Nasdaq- 100 1.80% S&P 500 2.30%* S&P 500 Select (See remarks) <u>Annual Point to Point</u> 3.25% Nasdaq- 100 3.25% S&P 500 5.25%* S&P 500 Select (See remarks) 3.25% Blended 3.25% <u>Monthly Average Spread</u> 1.65% Fixed Rate | <u>Monthly Point to Point</u> 1.90% S&P 500 2.40% Russell 2000 <u>Annual Point to Point</u> 3.25% S&P 500 3.25% Russell 2000 <u>Annual Pt to Pt Spread</u> 2.90% Barclays Dynamic Balance 1.85% Fixed Account | PIV, Protected Income Value, is available after 10 yrs if client elects the lifetime withdrawal option. It offers two bonuses: 15% bonus on premium added in first 3 years. 50% interest bonus of any fixed and/or indexed return The premium bonus and interest bonus are credited only to the Protected Income Value (PIV). <u>Annual Point to Point Cap</u> Nasdaq / S&P500 / Russell 2000 / Blended 3.25% 3.25% 3.25% 3.25% 2.75% <u>Annual Pt to Pt Spread (Barclays)</u> |
| Bonus | 5% Premium Bonus | 20% Premium Bonus added to EWB* | n/a | Information in section above. |
| Term | 10 years | 10 years | 7 years | 10 years |
| Minimum/Maximum Premium | Min: \$20,000 NQ & Q Max: \$1 million w/out approval | Min: \$10,000 NQ & Q Max: \$1million w/out approval | Min: \$20,000 NQ & Q Max: \$1 million w/out approval | Min: \$20,000 NQ & Q Max: \$1 million w/out approval |
| Free Withdrawals | 10% of paid premium after the 1st year | 10% of paid premium after the 1st year 0 | 10% of paid premium available in the contract year following last deposit. | 10% of paid premium available in the contract year following last deposit. |
| Minimum Guarantees | 1.85% on 87.5% of premium for first 10 years. May vary depending on state. | No less than 1.00% on 87.5% of premium | No less than 1% on 87.5% of premium | 1.35% for the first 10 years on 87.5% of premium. 1.00% after 10th year. |
| States Not Approved | CT, NY | NY, WA | NY | NY |
| Surrender Charges (%) | 10,10,10,8.75,7.50,6.25,5.00,3.75,2.50,1.25 | 10,10,10,8.75,7.50,6.25,5,3.75,2.50,1.25 Varies in several states. | 8.5, 8, 7, 6, 5, 4, 3, 0 | 10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0 |
| Commissions | 7.00% Option A Ages 0-75 5.00% Option A Ages 76-80 5.00% Option B Ages 0-75 2.25% Option C Ages 0-75 Option B Trail: 0.50% (0-80) Option C trail: 1.00% (0-75) / 0.75% (76-80) Annual trail paid quarterly starting in 13th the month | 7.00% Opt A 0-75 5.00% Opt A 76-80 5.00% Opt B 0-75 2.25% Opt C 0-75 Option B Trail: 0.33% (yrs 2-10) / 1.00% (yr 11+) Option C Trail: 1.00% Annual trail paid quarterly starting in 13th the month | 4.25% Opt A 0-75 2.75% Opt A 76-80 1.75% Opt B 0-75 n/a Opt B 76-80 Opt B Trail: 0.50% Annual trail paid quarterly starting in 13th the month | 7.00% Option A Ages 0-75 5.00% Option A Ages 76-80 5.00% Option B Ages 0-75 2.25% Option C Ages 0-75 Option B Trail: 0.50% (0-80) Option C trail: 1.00% (0-75) / 0.75% (76-80) Annual trail paid quarterly starting in 13th the month |
| Remarks | Non-MVA product Fixed account not avail AL,CA,DE,IA,KY,TX No Rolling Surrender. *S&P 500 Select: Annual charge of 1.00%. Lifetime Income Rider Available | Non-MVA / EWB is calculated at 105% Death Benefit - Lump Sum: Accumulation Value EWB Value: taken over at least 5 years. *20% is an Enhanced Withdrawal Benefit bonus & is only available at the end of 10 years. Client can choose a Scheduled or Lifetime Benefit. *S&P 500 Select: Annual charge of 1.00%. | Non-MVA product Unemployment / Nursing Home waiver. | Non-MVA product Unemployment / Nursing Home waiver. <u>Death Benefit:</u> Lump Sum: contract value Five Year Payout: PIV (Not avail in WA) Income withdrawal doubles if in confinement. Not available in CA, CT, HI, WA. |

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| Company | Allianz Preferred (Different Appointment) | | AIG Annuities | |
|-------------------------------|---|--|---|---|
| Product Type | 360 FPDA* (Flexible for first 3 year) | 365i FPDA* (Flexible for first 3 year) | Power 7 Protector SPDA | Power 10 Protector SPDA (FPDA for 30 days) |
| Issue Ages | 0-80 NQ & Q | 0-80 NQ & Q | 0-80 NQ & Q | 0-75 NQ & Q |
| Ratings | A Best AA Standard & Poors A2 Moody's 87 Comdex | A Best AA Standard & Poors A2 Moody's 87 Comdex | A Best A+ Standard & Poors A2 Moody's 82 Comdex | A Best A+ Standard & Poors A2 Moody's 82 Comdex |
| Participation Rate/Cap/Spread | <p>Income rider is automatically part of the product. Rider Charge: 1.05%</p> <p>Monthly Point to Point Cap Nasdaq / S&P500 / Russell 2000 1.60% 1.60% 2.20%</p> <p>Annual Point to Point Cap Nasdaq / S&P500 / Russell 2000 / Blended 2.75% 2.75% 2.75% 2.75%</p> <p>3.15% Annual Point to Point Spread (Barclays Dynamic Balance)</p> <p>3.50% Monthly Average Spread (Blnd)</p> <p>1.40% Fixed Account</p> | <p>Income rider is optional. Rider Charge: 1.20%</p> <p>Monthly Point to Point Cap Nasdaq / S&P500 / S&P500 Select / Russell 2000 1.40% 1.40% 1.90%* 2.00%</p> <p>Annual Point to Point Cap Nasdaq / S&P500 / S&P500 Select / Russell 2000 2.25% 2.25% 4.25%* 2.25%</p> <p>3.65% Annual Point to Point Spread (Barclays Dynamic Balance)</p> <p>4.00% Monthly Average Spread (Blnd)</p> <p>1.20% Fixed Account</p> | <p>< \$100,000</p> <p>4.10% 100% Part. Annual Pt to Pt Cap</p> <p>3.20% Monthly Average Spread</p> <p>1.65% Monthly Pt to Pt Cap</p> <p>1.80% Fixed Rate</p> <p>> \$100,000</p> <p>4.60% 100% Part. Annual Pt to Pt Cap</p> <p>2.70% Monthly Average Spread</p> <p>2.00% Monthly Pt to Pt Cap</p> <p>1.80% Fixed Rate</p> | <p>3.50% 100% Part. Annual Pt to Pt Cap</p> <p>3.00% Monthly Average Spread</p> <p>1.65% Monthly Pt to Pt Cap</p> <p>1.50% Fixed Rate</p> |
| Bonus | 25% interest bonus will be added to any interest that is credited until lifetime withdrawals begin. | 5% Premium Bonus (First 3 yr deposits) | n/a | 4% Premium Bonus |
| Term | 10 years | 10 years | 7 years | 10 years |
| Minimum/Maximum Premium | Min: \$20,000 NQ & Q Max: \$1 million w/out approval | Min: \$20,000 NQ & Q Max: \$1 million w/out approval | Min: \$25,000 NQ & Q Max: \$1 million w/o approval | Min: \$25,000 NQ & Q Max: \$1 million w/o approval |
| Free Withdrawals | 10% of paid premium available in the contract year following last deposit. | 10% of paid premium available in the contract year following last deposit. | 10% after first year. | 10% after first year. |
| Minimum Guarantee | 1.35% for the first 10 years on 87.5% of premium. 1.00% after 10th year. | 1.95% for the first 10 years on 87.5% of premium. 1.00% after 10th year. | 1.00% on 87.5% of premium. | 1.00% on 87.5% of premium. |
| States Not Approved | NY | NY | NY | NY |
| Surrender Charges (%) | 10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0 | 10,10,10,8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25,0 | 8, 7, 6, 5, 4, 3, 2, 0 | 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 |
| Commissions | <p>7.00% Option A Ages 0-75</p> <p>5.00% Option A Ages 76-80</p> <p>5.00% Option B Ages 0-75</p> <p>2.25% Option C Ages 0-75</p> <p>Option B Trail: 0.50% (0-80)</p> <p>Option C trail: 1.00% (0-75) / 0.75% (76-80)</p> <p>Annual trail paid quarterly starting in 13th the month</p> | <p>7.00% Option A Ages 0-75</p> <p>5.00% Option A Ages 76-80</p> <p>5.00% Option B Ages 0-75</p> <p>2.25% Option C Ages 0-75</p> <p>Option B Trail: 0.50% (0-80)</p> <p>Option C trail: 1.00% (0-75) / 0.75% (76-80)</p> <p>Annual trail paid quarterly starting in 13th the month</p> | <p>4.00% Option 1 Ages 0-80</p> <p>1.50% Option 2 (0.50% Trail) Ages 0-80</p> <p>Trail begins in 15th month; paid quarterly</p> | <p>6.50% Option 1 Ages 0-70</p> <p>4.50% Ages 71-75</p> <p>3.75% Option 2 (0.50% Trail) Ages 0-70</p> <p>1.75% Ages 71-75</p> <p>Trail begins in 15th month; paid quarterly</p> |
| Remarks | <p>Non-MVA product</p> <p>Income rider: Call for detail .</p> <p>Unemployment / Nursing Home waiver.</p> <p>Loan may be available</p> | <p>Non-MVA product</p> <p>Income rider: Call for detail .</p> <p>Enhanced Death Benefit.</p> <p>Unemployment / Nursing Home waiver.</p> <p>Loan may be available</p> <p>*S&P 500 Select: Annual charge of 1.00%.</p> | <p>MVA Annuity.</p> <p>Nursing Home, Terminal Illness, ADL waivers.</p> <p>Lifetime Income Rider Available</p> | <p>MVA Annuity.</p> <p>Nursing Home, Terminal Illness, ADL waivers.</p> <p>Bonus is on a vesting schedule.</p> <p>Lifetime Income Rider Available</p> |

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| Company | American National | | | Athene |
|-------------------------------|---|--|--|--|
| Product/Type | Value-Lock 10 SPDA | Strategy Indexed PLUS 7 SPDA | Strategy Indexed PLUS 10 SPDA | Income Preferred Bonus FPDA |
| Issue Ages | 0-80 NQ & Q (FL 0-64) | 0-80 NQ & Q, | 0-80 NQ & Q, | 0-78 NQ & Q (0-74 in IN / 0-64 in FL*) *Florida, Income Preferred Bonus PRO, 65-78 |
| Ratings | A Best A Standard & Poors 80 Comdex | A Best A Standard & Poors 80 Comdex | A Best A Standard & Poors 80 Comdex | B++ Best A- Standard & Poors 61 Comdex |
| Participation Rate/Cap/Spread | <p style="text-align: center;">Monthly Average</p> <p>Participation 100% 10 year</p> <p style="text-align: center;"><u>Lock-in Option</u></p> <p>After the 2nd contract year, client has the ability to lock-in interest earnings. ANI will immediately credit a portion of the gains to the account. The remaining portion will be credited at a fixed Value-Lock rate during the remaining years of the 10-year Indexing Term.</p> | <p>2.25% Fixed Account 3.50% Performance Trigger 2.00% Monthly Pt-to-Pt Cap</p> <p><u>One-Year Point to Point Method</u> 4.00% 100% Participation Cap</p> <p><u>Three-Year Point to Point Method</u> 16.00% 100% Participation Cap 27.00% 50% Participation Cap</p> <p><u>Five-Year Point to Point Method</u> 30.00% 100% Participation Cap 38.00% 75% Participation Cap 50.00% 50% Participation Cap</p> | <p>2.25% Fixed Account 3.50% Performance Trigger 2.00% Monthly Pt-to-Pt Cap</p> <p><u>One-Year Point to Point Method</u> 4.00% 100% Participation Cap</p> <p><u>Three-Year Point to Point Method</u> 16.00% 100% Participation Cap 27.00% 50% Participation Cap</p> <p><u>Five-Year Point to Point Method</u> 30.00% 100% Participation Cap 38.00% 75% Participation Cap 50.00% 50% Participation Cap</p> | <p><\$75K / >\$75K S&P 500 2.50% / 3.50% Annual Pt to Pt Cap 1.15% / 1.60% Monthly Pt to Pt Cap 2.50% / 3.50% Monthly Average Cap</p> <p>1.20% / 1.70% Fixed Account</p> |
| Bonus | 2.00% Premium Bonus | 1.00% Premium Bonus | 1.00% Premium Bonus | 4% Premium Bonus (1st year deposits). Bonus may vary depending on state. |
| Term | 10 years | 7 years | 10 years | 10 Years |
| Minimum/Maximum Premium | Min: \$5,000 NQ & \$4,000 Q Max: \$1 million w/o approval | Min: \$10,000 NQ & \$5,000 Q Max: \$1 million w/o approval | Min: \$10,000 NQ & \$5,000 Q Max: \$1 million w/o approval | Min: \$5,000 NQ & Q / \$1,000 additional Max: \$1 million w/o approval |
| Free Withdrawals | 10% after 1st year. | 10% available immediately. | 10% available immediately. | 5% in the first year. 10% starting in the 2nd year. |
| Minimum Guarantees | 1.00% on 90% of premium (1.75% in WY) | 87.5% of premium accumulated at the minimum guaranteed rate required by each state. | 87.5% of premium accumulated at the minimum guaranteed rate required by each state. | 1.00% to 3.00% on 87.5% of premium. Call for current rates. |
| States Not Approved | 10-Year: MA, MN, ND, NJ, NY, OR, and VT | NY 0 | IA, NY, OR 0 | NV, NY Income Preferred Bonus S approved in: AK, CT, DE, MN, NJ, NV, OR, PA UT, WA. Call for details. |
| Surrender Charges (%) | 10-Year: 12, 12, 11, 10, 9, 8, 7, 6, 5, 3, 0 | 7, 6, 5, 4, 3, 2, 1, 0 | 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 12, 12, 12, 11, 10, 9, 8, 7, 6, 4, 0. May vary by state. Additional Bonus Recapture Charge will apply. |
| Commissions | <p style="text-align: center;"><u>10-Year Term</u></p> <p>7.00% Ages 0-75 5.50% Ages 76-80</p> | <p>5.00% Ages 0-75 4.00% Ages 76-80</p> | <p>7.00% Ages 0-75 5.50% Ages 76-80</p> | <p>7.00% Option 1 Age 0-75 5.00% Option 1 Age 76-78 3.75% Option 2 Age 0-75 2.75% Option 2 Age 76-78 Trail for Option 2 0.75% Ages 0-75 0.50% Ages 76-78 Lower Comp in: AK, CT, MN, UT, WA</p> |
| Remarks | MVA: 10-Year Term. No MVA in CT, FL, IL, IN NC, PA, TX, UT, VA, WA, and WI | MVA Product/ Confinement, Disability, and Terminal Illness. Not available in CA or CT. | MVA Product/ Confinement, Disability, and Terminal Illness. Not available in CA or CT. | MVA Annuity *5.6, 5.6, 5.6, 5.6, 5.6, 5.6, 5.6, 5.6, 4.0, 2, 0 Confinement and Terminal Illness. No Rolling Surrender. Annual trail paid monthly starting in the 13th month. Lower Comp for Pro version in FL |
| | | Lifetime Income Rider Available | Lifetime Income Rider Available | Lifetime Income Rider Available |

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| Company | Athene | | | |
|--|---|--|---|---|
| Product/Type | Income Preferred Ten FPDA | TargetHorizon 5 SPDA | TargetHorizon 10 SPDA | TargetHorizon 15 SPDA |
| Issue Ages | 0-78 NQ & Q | 0-83 NQ & Q | 0-78 NQ & Q Issue age will vary by state. Call us for details | 0-73 NQ & Q Issue age will vary by state. Call us for details |
| Ratings | B++ Best A- Standard & Poors 61 Comdex | B++ Best A- Standard & Poors 61 Comdex | B++ Best A- Standard & Poors 61 Comdex | B++ Best A- Standard & Poors 61 Comdex |
| Participation Rate/Cap/Spread | <\$75K / >\$75K 2.00% / 3.00% 1.15% / 1.60% 2.50% / 3.50% 1.00% / 1.40% S&P 500 Annual Pt to Pt Cap Monthly Pt to Pt Cap Monthly Average Cap Fixed Account | <\$50K / >\$50K 2.55% / 2.55% 3.75% / 3.75% 4.00% / 4.00% 1.75% / 1.75% 4.00% / 4.00% 1.80% / 1.80% 1-Yr No Cap Pt to Pt Spread** 1-Yr Pt to Pt Multiple Index Cap 1-Yr Pt to Pt S&P 500 Cap 1-Yr Monthly Cap 1-Yr Monthly Avg Cap Fixed Account | <\$50K / >\$50K 2.80% / 2.80% 3.10% / 3.10% 3.50% / 3.50% 3.50% / 3.50% 1.55% / 1.55% 3.50% / 3.50% 1.70% / 1.70% 5-Yr No Cap Pt to Pt Spread* 1-Yr No Cap Pt to Pt Spread** 1-Yr Pt to Pt Multiple Index Cap 1-Yr Pt to Pt S&P 500 Cap 1-Yr Monthly Cap 1-Yr Monthly Avg Cap Fixed Account | <\$50K / >\$50K 1.50% / 1.50% 1.60% / 1.60% 5.00% / 5.00% 5.00% / 5.00% 2.00% / 2.00% 5.00% / 5.00% 2.00% / 2.00% 5-Yr No Cap Pt to Pt Spread* 1-Yr No Cap Pt to Pt Spread** 1-Yr Pt to Pt Multiple Index Cap 1-Yr Pt to Pt S&P 500 Cap 1-Yr Monthly Cap 1-Yr Monthly Avg Cap Fixed Account |
| Bonus | n/a | n/a | <\$50K: 5.00% / >\$50K: 6.00% Bonus will vary by state. Call us for details | <\$50K: 8.00% / >\$50K: 10.00% |
| Term | 10 Years | 5 years | 10 Years | 15 Years |
| Minimum/Maximum Premium | Min: \$5,000 NQ & Q / \$1,000 additional Max: \$1 million w/o approval | Min: \$5,000 NQ & Q Max: \$1 million w/o approval | Min: \$5,000 NQ & Q Max: \$1 million w/o approval | Min: \$5,000 NQ & Q Max: \$1 million w/o approval |
| Free Withdrawals | 5% in the first year. 10% starting in the 2nd year. | 10% after first year. | 5% after first year. | 5% after first year. |
| Minimum Guarantees | 1.00% to 3.00% on 87.5% of premium. Call for current rates. | 1.00% to 3.00% on 87.5% of premium. Call for current rates. | 1.00% to 3.00% on 87.5% of premium. Call for current rates. | 1.00% to 3.00% on 87.5% of premium. Call for current rates. |
| States Not Approved | AK, DE, MN, NJ NY, OR, PA | NY, OR | NY, OR, | NY, OR, WA, |
| Surrender Charges (%) | 10 yr: 9.6, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 8.3, 7.8, 6.8, 5.9, 4.9, 0 | 10, 10, 10, 10, 9, 8, 7, 6, 5, 4, 0 | 15, 15, 14, 14, 13, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 0 |
| Commissions | 7.00% Opt 1 Age 0-75 - No Trail 5.00% Opt 1 Age 76-78 - No Trail 3.75% Opt 2 Age 0-75 - 0.75% Trail 2.75% Opt 2 Age 76-78 - 0.75% Trail | 3.00% Option 1 Age 0-75 2.00% Option 1 Age 76-83 No trail option | 7.00% Option 1 Age 0-75 5.00% Option 1 Age 76-78 1.15% Option 2 Age 0-78 | 7.00% Age 0-73 |
| Remarks | MVA Annuity Confinement and Terminal Illness. Annual trail paid monthly starting in the 13th month. No Rolling Surrender. No rate lock offered on this product. Lifetime Income Rider Available | MVA Annuity **S&P 500 Daily Risk Control 5% total return Confinement and Terminal Illness. | MVA Annuity Bonus is on a vesting schedule *S&P 500 Daily Risk Control 10% total return **S&P 500 Daily Risk Control 5% total return Confinement and Terminal Illness. Lifetime Income Rider Available | MVA Annuity Bonus is on a vesting schedule *S&P 500 Daily Risk Control 10% total return **S&P 500 Daily Risk Control 5% total return Confinement and Terminal Illness. Lifetime Income Rider Available |

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| Company | Genworth Life and Annuity | | | |
|--------------------------------------|--|--|---|--|
| Product/Type | SecureLiving Index 5 SPDA | SecureLiving Index 7 SPDA | SecureLiving Index 10 Plus SPDA | SecureLiving Index 5 SPDA |
| Issue Ages | 0-85 NQ & Q (80 in OK) | 0-85 NQ & Q | 0-80 NQ & Q | 0-85 NQ & Q (80 in OK) |
| Ratings | A Best A- Standard & Pooors A3 Moody's 75 Comdex | A Best A- Standard & Pooors A3 Moody's 75 Comdex | A Best A- Standard & Pooors A3 Moody's 75 Comdex | *Rates and product variations for: AK, MN, MO, OR, PA and WA |
| Participation Rate/Cap/Spread | <50k <100k <250k 250k+ 2.50% 3.25% 3.75% 3.95% - Cap Max (3x multiplier) 1.00% 1.40% 1.60% 1.70% - Monthly Pt to Pt Cap 2.50% 3.25% 3.75% 3.95% - Annual Pt to Pt Cap* 1.95% 2.60% 3.00% 3.20% - Performance Trigger 1.00% 1.15% 1.40% 1.50% - 5 Yr Fixed Strategy Only available at issue. 1.00% 1.05% 1.10% 1.15% - 1 Year Fixed Strategy Not available in first year. | <100k <250k 250k+ 4.30% 4.80% 5.00% - Cap Max (3x multiplier) 1.60% 1.80% 1.90% - Monthly Pt to Pt Cap 4.30% 4.80% 5.00% - Annual Pt to Pt Cap* 3.35% 3.85% 4.05% - Performance Trigger 1.60% 1.85% 1.95% - 7 Year Fixed Strategy Only available at issue. 1.00% 1.25% 1.35% - 1 Year Fixed Strategy Not available in first year. | <100k <250k 250k+ 3.00% 3.50% 3.70% - Cap Max (3x multiplier) 1.35% 1.55% 1.65% - Monthly Pt to Pt Cap 3.00% 3.50% 3.70% - Annual Pt to Pt Cap* 2.30% 2.80% 3.00% - Performance Trigger 1.10% 1.35% 1.45% - 10 Year Fixed Strategy Only available at issue. 1.00% 1.25% 1.35% - 1 Year Fixed Strategy Not available in first year. | <50k <100k <250k 250k+ 2.00% 2.75% 3.25% 3.45% - Cap Max (3x multiplier) 0.70% 1.15% 1.40% 1.45% - Monthly Pt to Pt Cap 2.00% 2.75% 3.25% 3.45% - Annual Pt to Pt Cap* 1.60% 2.30% 2.70% 2.90% - Performance Trigger 1.00% 1.00% 1.20% 1.30% - 5 Yr Fixed Strategy Only available at issue. 1.00% 1.05% 1.10% 1.15% - 1 Year Fixed Strategy Not available in first year. |
| Bonus | n/a | n/a | 6% or 4% depending on state. Call for info. | n/a |
| Term | 5 years | 7 years | 10 years | 5 years |
| Minimum/Maximum Premium | Min: \$25,000 NQ & Q Max: \$1,000,000 NQ & Q | Min: \$25,000 NQ & Q Max: \$1,000,000 NQ & Q | Min: \$25,000 NQ & Q Max: \$1,000,000 NQ & Q | Min: \$25,000 NQ & Q Max: \$1,000,000 NQ & Q |
| Free Withdrawals | 10% after the 1st year. | 10% after the 1st year. | 10% after the 1st year. | 10% after the 1st year. |
| Minimum Guarantees | 104% of premium | 107% of premium | 1.00% on 87.5% of premium | 104% of premium |
| States Not Approved | DE, NY For AK, MN, MO, OR, PA, WA see products on the right | DE, NY For AK, MN, MO, OR, PA, WA see products on the right | CT, DE, NY *For AK, MN, MO, OR, PA, WA see products on the right | ONLY APPROVED IN AK, MN, MO, PA, OR and WA |
| Surrender Charges (%) | 9, 9, 8, 7, 6, 0 | 9, 9, 8, 7, 6, 5, 4, 0 | 10, 10, 10, 10, 9, 8, 7, 6, 5, 4, 0 | 9, 9, 8, 7, 6, 0 |
| Commissions | 3.00% Ages 0-75 2.00% Ages 76-80 1.00% Ages 81-85 No trail option. | No Trail 4.50% Ages 0-75 3.00% Ages 76-80 1.50% Ages 81-85 Trail of 0.50% 1.75% Ages 0-75 1.25% Ages 76-80 - 0.75% Ages 81-85 | No Trail 7.00% Ages 0-75 5.00% Ages 76-80 Trail - 0.50% 3.50% Ages 0-75 2.25% Ages 76-80 | 3.00% Ages 0-75 2.00% Ages 76-80 1.00% Ages 81-85 No trail option. |
| Remarks | MVA Product *Bailout cap: <50K: 1.80%, <100K: 2.55% <250K: 3.05%, 250K+: 3.25% | MVA Product Confinement Waiver *Bailout cap: <100K: 3.60%, <250K: 4.10% 250K+: 4.30% | MVA Product Confinement Waiver *Bailout cap: <100K: 2.30%, <250K: 2.80% 250K+: 3.00% | MVA Product *Bailout cap: <50K: 1.30%, <100K: 2.05% <250K: 2.55%, 250K+: 2.75% |
| | | Lifetime Income Rider Available | Lifetime Income Rider Available | |

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• Please check for variations in commission rates for older ages/higher premiums.

Indexed Annuities

Last update September 29, 2014

Please verify rate before submitting application.



| Company | Genworth Life and Annuity | | Great American | |
|-------------------------------|--|---|--|--|
| Product/Type | SecureLiving Index 7 SPDA | SecureLiving Index 10 Plus SPDA | American Legend III FPDA | Safe Outlook SPDA (Flexible for first 2 months) |
| Issue Ages | 0-85 NQ & Q | 0-80 NQ & Q | 0-85 NQ / 15-85 Q | 0-85 NQ / 15-85 Q |
| Ratings | *Rates and product variations for: AK, MN, MO, OR, PA and WA | *Rates and product variations for: AK, MN, MO, OR, PA and WA | A Best A+ Standard & Poors A3 Moody's 81 Comdex | A Best A+ Standard & Poors A3 Moody's 81 Comdex |
| Participation Rate/Cap/Spread | <100k <250k 250k+ 3.55% 4.05% 4.25% - Cap Max (3x multiplier) 1.35% 1.55% 1.65% - Monthly Pt to Pt Cap 3.55% 4.05% 4.25% - Annual Pt to Pt Cap* 2.85% 3.35% 3.55% - Performance Trigger 1.15% 1.40% 1.50% - 7 Year Fixed Strategy Only available at issue. 1.00% 1.25% 1.35% - 1 Year Fixed Strategy Not available in first year. | <100k <250k 250k+ 3.00% 3.50% 3.07% - Cap Max (3x multiplier) 1.35% 1.55% 1.65% - Monthly Pt to Pt Cap 3.00% 3.50% 3.70% - Annual Pt to Pt Cap* 2.30% 2.80% 3.00% - Performance Trigger 1.10% 1.35% 1.45% - 10 Year Fixed Strategy Only available at issue. 1.00% 1.25% 1.35% - 1 Year Fixed Strategy Not available in first year. | 5.00% 2.25% 7.75% 5.50% 1.75% Annual Pt to Pt Cap Monthly Pt to Pt Cap 18-Month Pt to Pt Cap GLD Annual Pt to Pt Cap* Fixed Rate | Under \$100k Annual Pt to Pt Cap Bailout Cap Monthly Average Cap Bailout Cap Fixed Rate \$100k and over Annual Pt to Pt Cap Bailout Cap Monthly Average Cap Bailout Cap Fixed Rate |
| Bonus | n/a | 1.00% Premium Bonus | n/a | n/a |
| Term | 7 years | 10 years | 7 years | 6 years |
| Minimum/Maximum Premium | Min: \$25,000 NQ & Q Max: \$1,000,000 NQ & Q | Min: \$25,000 NQ & Q Max: \$1,000,000 NQ & Q | Min: \$10K (Add'l: \$2K for Q / \$5K for NQ) Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+ | Min: \$10,000 NQ & Q Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+ |
| Free Withdrawals | 10% after the 1st year. | 10% after the 1st year. | 10% available immediately | 10% available immediately |
| Minimum Guarantees | 107% of premium | 1.00% on 87.5% of premium | 1.00% on 100% of premium | 1.00% on 90% of premium |
| States Not Approved | ONLY APPROVED IN AK, MN, MO, PA, OR and WA | ONLY APPROVED IN AK, MN, MO, PA, OR and WA | NY | NY |
| Surrender Charges (%) | 7, 6, 5, 4, 3, 2, 1, 0 | 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 9, 8, 7, 6, 5, 4, 3, 0 | 9, 8, 7, 6, 5, 4, 0 |
| Commissions | No Trail 4.50% Ages 0-75 3.00% Ages 76-80 1.50% Ages 81-85 Trail of 0.50% 1.75% Ages 0-75 1.25% Ages 76-80 - 0.75% Ages 81-85 | No Trail 6.50% Ages 0-75 4.50% Ages 76-80 Trail - 0.50% 3.00% Ages 0-75 1.75% Ages 76-80 | 4.75% Ages 0-75 3.25% Ages 76-80 2.25% Ages 81-85 Lower comp for all sales involving wartime veterans and/ 0.00% irrevocable tr 0.00% | 3.50% Ages 0-75 2.60% Ages 76-80 1.70% Ages 81-85 |
| Remarks | MVA Product Confinement Waiver *Bailout cap: <100K: 2.85%, <250K: 3.35% 250K+: 3.55% | Non-MVA Product Confinement Waiver *Bailout cap: <100K: 2.30%, <250K: 2.80% 250K+: 3.00% | Non-MVA product Loan may be available Extended care and terminal illness waivers No rolling surrender *SPDR Gold Trust | Non-MVA product Loan may be available Extended care and terminal illness waivers |
| | Lifetime Income Rider Available | Lifetime Income Rider Available | Lifetime Income Rider Available | Lifetime Income Rider Available |

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Access to products and carriers available through Crump

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Indexed Annuities

Last update September 29, 2014

Please verify rate before submitting application.



| Company | Great American | | | | Lincoln Financial Group | | | |
|----------------------------------|---|--|--|---|--|--|--|--|
| Product/Type | Safe Return SPDA (Flexible for first 2 months) | | American Valor 10 FPDA | | New Directions 6 SPDA | | New Directions 8 SPDA | |
| Issue Ages | 0-85 NQ / 15-85 Q | | 0-85 NQ / 15-85 Q | | 0-85 NQ & Q | | 0-85 NQ & Q | |
| Ratings | A A+ A3 81 | Best Standard & Poors Moody's Comdex | A A+ A3 81 | Best Standard & Poors Moody's Comdex | A+ AA- A2 89 | Best Standard & Poors Moody's Comdex | A+ AA- A2 89 | Best Standard & Poors Moody's Comdex |
| Participation Rate/Cap/Spread | 4.50% 4.00% | <u>Monthly Average Cap</u> Cap Bailout Cap | 4.00% 4.50% 1.00% | <u>Annual Pt to Pt Cap</u> Monthly Average Cap Fixed Rate | 5.25% 2.25% 1.30% | <u>< \$100,000</u> 2yr Pt to Pt Cap Performance (n/a in WA) Fixed Rate | 6.00% 2.50% 1.45% | <u>< \$100,000</u> 2yr Pt to Pt Cap Performance (n/a in WA) Fixed Rate |
| | 4.25% 3.75% | <u>Annual Pt to Pt Cap</u> Cap Bailout Cap | | | | <u>> \$100,000</u> 6.00% 2.50% 1.45% | | <u>> \$100,000</u> 6.90% 2.85% 1.65% |
| | 1.00% | Fixed Rate | | | | | | |
| Bonus | n/a | | 4% Premium Bonus (First 3 yr deposits) | | n/a | | n/a | |
| Term | 10 years | | 10 years | | 6 years | | 8 years | |
| Minimum/Maximum Premium | Min: \$25K (Add'l: \$2K for Q / \$5K for NQ) Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+ | | Min: \$10K (Add'l: \$2K for Q / \$5K for NQ) Max: \$1M 0-75 / \$750K 76-80 / \$500k 81+ | | Min: \$10,000 NQ & Q Max: \$1 million w/o approval | | Min: \$10,000 NQ & Q Max: \$1 million w/o approval | |
| Free Withdrawals | 10% available immediately. | | 10% available immediately. | | 10% available immediately. | | 10% available immediately. | |
| Minimum Guarantees | 1.00% on 100% of premium | | 1.00% on 100% of premium | | 0.50% on 100% of premium | | 0.50% on 100% of premium | |
| States Not Approved | NY | | NY | | NY | | NY | |
| Surrender Charges (%) | 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | | 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | | 9, 8, 7, 6, 4.75, 3.50 | | 9, 8, 7, 6, 4.75, 3.50, 2, .75 | |
| Commissions | 5.50% Ages 0-75 4.50% Ages 76-80 1.50% Ages 81-85 | | 5.00% Ages 0-75 3.65% Ages 76-80 1.65% Ages 81-85 | | 3.50% Opt A - Ages 0-75 2.75% Opt A - Ages 76-80 1.75% Opt A - Ages 81-85 | | 4.50% Opt A - Ages 0-75 3.50% Opt A - Ages 76-80 2.25% Opt A - Ages 81-85 | |
| | Three other commission options available. | | Two other commission options available. | | 2.50% Opt B - Ages 0-75 - 0.25% Trail N/A Opt B - Ages 76-85 | | 3.25% Opt B - Ages 0-75 - 0.25% Trail 2.25% Opt B - Ages 76-80 - 0.25% Trail N/A Opt B - Ages 81-85 | |
| | | | | | Annual trail paid quarterly starting in the 15th month | | Annual trail paid quarterly starting in the 15th month | |
| Remarks | Non-MVA product Return of Premium Loan may be available Extended care and terminal illness waivers | | Non-MVA product Loan may be available Extended care and terminal illness waivers | | MVA Annuity | | MVA Annuity | |
| | Lifetime Income Rider Available | | Lifetime Income Rider Available | | Lifetime Income Rider Available | | Lifetime Income Rider Available | |

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Access to products and carriers available through Crump

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• Please check for variations in commission rates for older ages/higher premiums.

Indexed Annuities

Last update September 29, 2014

Please verify rate before submitting application.



| Company | Lincoln Financial Group | | | | | | | |
|-------------------------------|--|---|--|--|---|---|---|---|
| Product/Type | OptiChoice 5 | | OptiChoice 7 | | OptiChoice 9 | | Optipoint 8 & 10 | |
| Issue Ages | 0-85 NQ & Q | | 0-85 NQ & Q | | 0-80 NQ & Q | | Optipoint 8: 0-85 NQ & Q Optipoint 10: 0-80 NQ & Q | |
| Ratings | A+ Best AA- Standard & Poors A2 Moody's 89 Comdex | A+ Best AA- Standard & Poors A2 Moody's 89 Comdex | A+ Best AA- Standard & Poors A2 Moody's 89 Comdex | A+ Best AA- Standard & Poors A2 Moody's 89 Comdex | A+ Best AA- Standard & Poors A2 Moody's 89 Comdex | A+ Best AA- Standard & Poors A2 Moody's 89 Comdex | A+ Best AA- Standard & Poors A2 Moody's 89 Comdex | A+ Best AA- Standard & Poors A2 Moody's 89 Comdex |
| Participation Rate/Cap/Spread | < \$100,000 | | < \$100,000 | | < \$100,000 | | 8 year: | |
| | 1.00% Fixed Rate | 1.25% Fixed Rate | 1.60% Fixed Rate | 1.00% Fixed Rate | 5.60% Monthly Avg Index Spread | 4.70% Monthly Avg Index Spread | 3.65% Monthly Avg Index Spread | 1.70% Performance (n/a in WA) |
| | 1.70% Performance (n/a in WA) | 2.15% Performance (n/a in WA) | 2.80% Performance (n/a in WA) | 5.00% 2yr Pt to Pt Cap | 1.05% Monthly Pt to Pt | 1.25% Monthly Pt to Pt | 1.55% Monthly Pt to Pt | 1.80% 2yr Monthly Pt to Pt Cap |
| | > \$100,000 | | > \$100,000 | | > \$100,000 | | 10 year: | |
| | 1.15% Fixed Rate | 1.45% Fixed Rate | 1.75% Fixed Rate | 1.05% Fixed Rate | 5.15% Monthly Avg Index Spread | 4.10% Monthly Avg Index Spread | 3.30% Monthly Avg Index Spread | 1.80% Performance (n/a in WA) |
| | 2.00% Performance (n/a in WA) | 2.50% Performance (n/a in WA) | 3.05% Performance (n/a in WA) | 5.00% 2yr Pt to Pt Cap | 1.20% Monthly Pt to Pt | 1.50% Monthly Pt to Pt | 1.65% Monthly Pt to Pt | 1.85% 2yr Monthly Pt to Pt |
| Bonus | n/a | | n/a | | n/a | | 8 Yr: <\$100k = 2% Bonus / >\$100k = 3% Bonus 10 yr: <\$100k = 3% Bonus / >\$100k = 4% Bonus | |
| Term | 5 years | | 7 years | | 9 years | | 8 years / 10 years | |
| Minimum/Maximum Premium | Min: \$5,000 NQ / \$2,000 Q Max: \$1 million w/o approval | Min: \$5,000 NQ / \$2,000 Q Max: \$1 million w/o approval | Min: \$5,000 NQ / \$2,000 Q Max: \$1 million w/o approval | Min: \$5,000 NQ / \$2,000 Q Max: \$1 million w/o approval | Min: \$5,000 NQ / \$2,000 Q Max: \$1 million w/o approval | Min: \$5,000 NQ / \$2,000 Q Max: \$1 million w/o approval | Min: \$5,000 NQ / \$2,000 Q Max: \$1 million w/o approval | Min: \$10,000 NQ & Q |
| Free Withdrawals | 10% available immediately. | | 10% available immediately. | | 10% available immediately. | | 10% available immediately. | |
| Minimum Guarantees | 0.50% on 100% of premium | | 0.50% on 100% of premium | | 0.50% on 100% of premium | | 0.50% on 100% of premium | |
| States Not Approved | Approved in all States.* | | Approved in all States.* | | MN, MO, OR, UT, WA | | AK, MN, NY, OR, UT | |
| Surrender Charges (%) | 9, 8, 7, 6, 5 | | 9, 8, 7, 6, 5, 4, 3 | | 9, 8, 7, 6, 5, 4, 3, 2, 1 | | 8 yr: 9, 8, 7, 6, 5, 4, 3, 2 10 yr: 10, 9, 8, 7, 6, 5, 4, 3, 2, 1 | |
| Commissions | 3.50% Opt A - Ages 0-74 2.60% Opt A - Ages 75-79 1.70% Opt A - Ages 80-84 0.75% Opt A - Age 85 2.90% Opt B - Ages 0-74 - 0.20% Trail 2.00% Opt B - Ages 75-79 - 0.20% Trail n/a Opt B - Ages 80-85 - | 4.10% Opt A - Ages 0-74 3.00% Opt A - Ages 75-79 2.00% Opt A - Ages 80-84 0.75% Opt A - Age 85 3.30% Opt B - Ages 0-74 - 0.20% Trail 2.20% Opt B - Ages 75-79 - 0.20% Trail 1.20% Opt B - Ages 80-84 - 0.20% Trail 2.50% Opt C - Ages 0-74 - 0.40% Trail | 4.75% Opt A - Ages 0-74 3.40% Opt A - Ages 75-79 2.05% Opt A - Age 80 3.75% Opt B - Ages 0-74 - 0.20% Trail 2.40% Opt B - Ages 75-79 - 0.20% Trail n/a Opt B - Ages 80 2.75% Opt C - Ages 0-74 - 0.40% Trail n/a Opt C - Ages 76-80 | 4.75% Opt A - Ages 0-74 3.40% Opt A - Ages 75-79 2.05% Opt A - Age 80 3.75% Opt B - Ages 0-74 - 0.20% Trail 2.40% Opt B - Ages 75-79 - 0.20% Trail n/a Opt B - Ages 80 2.75% Opt C - Ages 0-74 - 0.40% Trail n/a Opt C - Ages 76-80 | 8 year: Opt A* Opt B Ages 0-74: 5.00% 3.75% Ages 75-79: 3.25% 2.00% Ages 80-84: 1.75% n/a 10 year: Opt A* Opt B Ages 0-74: 6.00% 4.50% Ages 75-79: 3.95% 2.45% Trail: Opt B - 0.25% | | | |
| Remarks | MVA Annuity No rolling surrender Annual trail paid quarterly starting in the 15th month | MVA Annuity No rolling surrender Annual trail paid quarterly starting in the 15th month | MVA Annuity No rolling surrender Annual trail paid quarterly starting in the 15th month | MVA Annuity No rolling surrender Annual trail paid quarterly starting in the 15th month | * MVA Annuity No rolling surrender Bonus OptiPoint 8: deposit made in years 1 - 3 Bonus OptiPoint 10: deposit made in years 1 - 4 Annual trail paid quarterly starting in the 15th month *Comp: 10 yr, age 80: 1.25% / 8 yr, age 85: 0.60% | * MVA Annuity No rolling surrender Bonus OptiPoint 8: deposit made in years 1 - 3 Bonus OptiPoint 10: deposit made in years 1 - 4 Annual trail paid quarterly starting in the 15th month *Comp: 10 yr, age 80: 1.25% / 8 yr, age 85: 0.60% | * MVA Annuity No rolling surrender Bonus OptiPoint 8: deposit made in years 1 - 3 Bonus OptiPoint 10: deposit made in years 1 - 4 Annual trail paid quarterly starting in the 15th month *Comp: 10 yr, age 80: 1.25% / 8 yr, age 85: 0.60% | * MVA Annuity No rolling surrender Bonus OptiPoint 8: deposit made in years 1 - 3 Bonus OptiPoint 10: deposit made in years 1 - 4 Annual trail paid quarterly starting in the 15th month *Comp: 10 yr, age 80: 1.25% / 8 yr, age 85: 0.60% |
| | Lifetime Income Rider Available | | Lifetime Income Rider Available | | Lifetime Income Rider Available | | Lifetime Income Rider Available | |

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Indexed Annuities

Last update September 29, 2014

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| Company | Nationwide | North American | | |
|-------------------------------|---|---|---|--|
| Product/Type | Clear Horizon SPDA | Charter 10 FPDA | Charter 14 FPDA | Performance Choice 8 (8 Plus) FPDA |
| Issue Ages | 0-90 NQ & Q (0-80 in OK) | 0-79 NQ & Q 0-55 in TX / 0-53 in NV, OH | 0-75 NQ & Q 0-51 in Texas/ 0-65 in CA/ 0-48 in NV/ 0-49 in OH | 0-85 (SC: 0-55 and 0-52 for PLUS) |
| Ratings | A+ Best A+ Standard & Poors A1 Moody's 88 Comdex | A+ Best A+ Standard & Poors 92 Comdex | A+ Best A+ Standard & Poors 92 Comdex | A+ Best A+ Standard & Poors 92 Comdex |
| Participation Rate/Cap/Spread | W/out ROP 4.50% Annual Pt to Pt Cap 2.10% Fixed Account With ROP 4.00% Annual Pt to Pt Cap 1.85% Fixed Account | S&P 500 2.55% Annual Pt to Pt Cap 1.40% Monthly Pt to Pt Cap 3.00% Daily Average Cap Nasdaq 100 2.35% Annual Pt to Pt Cap 1.15% Monthly Pt to Pt Cap 6 other indices available. 1.30% Fixed Account *Lower rates in CA. Call for Details | S&P 500 2.65% Annual Pt to Pt Cap 1.45% Monthly Pt to Pt Cap 3.10% Daily Average Cap Nasdaq 100 2.50% Annual Pt to Pt Cap 1.20% Monthly Pt to Pt Cap 6 other indices available. 1.35% Fixed Account *Lower rates in CA. Call for Details | S&P 500 No premium Bonus 4.00% Annual Pt to Pt Cap 2.00% Monthly Pt to Pt Cap 3.50% Inverse Performance Trigger 2.00% Fixed Account Plus Version: 4% Premium Bonus* 2.75% Annual Pt to Pt Cap 1.50% Monthly Pt to Pt Cap 2.55% Inverse Performance Trigger 1.40% Fixed Account Lower rates in UT |
| Bonus | n/a | 5% Premium Bonus (First 7 yr deposits) | 8% Premium Bonus (First 7 yr deposits) <i>CA Only - 10% (First 7 yr deposits)</i> | *Premium bonus first 5 years. |
| Term | 7 years | 10 years | 14 years | 8 years |
| Minimum/Maximum Premium | Min: \$10,000 NQ & Q Max: \$1 million w/o approval | Min: \$10,000 NQ - \$2,000 Q - \$50/month TSA EF Max: \$3,000,000 | Min: \$10,000 NQ - \$2,000 Q - \$50/month TSA EF Max: \$3,000,000 | Min: \$10,000 NQ - \$2,000 Q Max: \$3,000,000 |
| Free Withdrawals | 10% after first year (one per year) | 10% after first year (one per year) | 10% after first year (one per year) | 10% after first year (one per year) |
| Minimum Guarantees | 1.50% on 90% of premium | 1.10% on 87.5% of premium | 1.10% on 87.5% of premium | 1.00% on 87.5% of premium |
| States Not Approved | MA, MN, ND, NJ, NY, OR, UT, VT | AL, AK, CT, DE, MN, NY, OR, UT, WA | AL, AK, CT, DE, MN, NY, OR, UT, WA | AK, CT, DE, MN, MO, NV NY, OR, VA, WA |
| Surrender Charges (%) | 7, 7, 6, 6, 5, 5, 3, 0 | 15, 14, 13, 12, 11, 10, 8, 6, 4, 2, 0 | 18, 18, 17, 15, 15, 15, 15, 14, 12, 10, 8, 6, 4, 2, 0 | 8 yr: 10, 10, 10, 10, 9, 8, 5, 3, 0 |
| Commissions | 3.00% Ages 0-75 - No Trail 1.00% Ages 76-90 - No Trail | 6.50% Opt A, Ages 0-75 - No Trail 4.880% Opt A, Ages 76-79 - No Trail 3.50% Opt B, Ages 0-75 - 0.50% Trail 2.630% Opt B, Ages 76-79 - 0.50% Trail 0.75% Opt C, Ages 0-75 - 1.00% Trail 0.560% Opt C, Ages 76-79 - 1.00% Trail 1.00% lower in VA Lower comp in TX. Call for info. | 7.00% Opt A, Ages 0-75 - No Trail 4.00% Opt B, Ages 0-75 - 0.50% Trail 1.25% Opt C, Ages 0-75 - 1.00% Trail 1.00% lower in VA Lower comp in TX. Call for info. | 5.00% Opt A, Ages 0-75 - No Trail 3.75% Opt A, Ages 76-79 - No Trail 2.50% Opt A, Ages 80-85 - No Trail 2.00% Opt B, Ages 0-75 - 0.50% Trail 1.500% Opt B, Ages 76-79 - 0.50% Trail 1.00% Opt B, Ages 80-85 - 0.50% Trail 0.00% Opt C, Ages 0-85 - 1.00% Trail 8-year: 1.00% lower in TX and SC |
| Remarks | Non-MVA Product Optional Return of Premium at lower rates/caps. Nursing Home and Termina Illness | Interest Adjustment = MVA product Nursing home waiver No Rolling Surrender Trail paid annually starting in 1st year. Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. Lifetime Income Rider Available | Interest Adjustment = MVA product Nursing home waiver No Rolling Surrender Trail paid annually starting in 1st year. Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. Lifetime Income Rider Available | Interest Adjustment = MVA product Nursing home waiver No Rolling Surrender 6 other indices available. Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. Lifetime Income Rider Available |

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Indexed Annuities

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| Company | North American | | | Principal Financial Group |
|----------------------------------|---|---|---|---|
| Product/Type | Performance Choice 12 (12 Plus) FPDA | IncomeChoice 10 FPDA | IncomeChoice 14 FPDA | Performance Annuity 7 SPDA |
| Issue Ages | 0-75 (0-65 in CA / 0-55 in TX / 0-48 in SC for PLUS) | 40-79 NQ & Q | 40-75 NQ & Q | 0-85 NQ & Q |
| Ratings | A+ Best A+ Standard & Poors 92 Comdex | A+ Best A+ Standard & Poors 92 Comdex | A+ Best A+ Standard & Poors 92 Comdex | A+ Best A+ Standard & Poors Aa3 Moody's 93 Comdex |
| Participation Rate/Cap/Spread | S&P 500 No premium Bonus 4.35% Annual Pt to Pt Cap 2.00% Monthly Pt to Pt Cap 4.40% Inverse Performance Trigger 2.15% Fixed Account Plus Version: 7% Premium Bonus* 3.00% Annual Pt to Pt Cap 1.55% Monthly Pt to Pt Cap 3.00% Inverse Performance Trigger 1.45% Fixed Account | Guaranteed Lifetime Withdrawal Benefit (GLWB) built-in feature - No Additional Charge <\$250K />\$250K S&P 500 40% / 55% 3-Yr Monthly Avg. Part. Rate 20% / 30% Monthly Avg. Participation Rate 2.00% / 2.00% Annual Pt to Pt Cap 1.00% / 1.00% Monthly Pt to Pt Cap 1.45% / 2.00% Inverse Performance Trigger 0.65% / 0.90% Fixed Account | Guaranteed Lifetime Withdrawal Benefit (GLWB) built-in feature - No Additional Charge <\$250K />\$250K S&P 500 55% / 70% 3-Yr Monthly Avg. Part. Rate 30% / 35% Monthly Avg. Participation Rate 2.00% / 2.45% Annual Pt to Pt Cap 1.00% / 1.30% Monthly Pt to Pt Cap 2.05% / 2.60% Inverse Performance Trigger 1.00% / 1.20% Fixed Account | \$10,000 - \$49,999 3.00% Annual Pt to Pt Cap \$50,000 + 3.25% Annual Pt to Pt Cap |
| Bonus | *Premium bonus first 5 years. | 5% bonus added to GLWB Value ONLY on deposits made in first five years. | 5% bonus added to GLWB Value ONLY, on deposits made in first five years. | n/a |
| Term | 12 years | 10 years | 14 years | 7 years |
| Minimum/Maximum Premium | Min: \$10,000 NQ - \$2,000 Q Max: \$3,000,000 | Min: \$50,000 NQ & Q Max: \$1,000,000 | Min: \$50,000 NQ & Q Max: \$1,000,000 | Min: \$10,000 NQ & Q Max: \$1,000,000 |
| Free Withdrawals | 10% after first year (one per year) | 5% after first year (one per year) | 5% after first year (one per year) | 10% available immediately. |
| Minimum Guarantees | 1.00% on 87.5% of premium | 0.00% | 0.00% | 3.00% on 90% of premium |
| States Not Approved | AK, CT, DE, MN, MO, NV NY, OH, OR, UT, VA, WA | AK, CA, CT, DE, MN, MS, MO, NV, NH, NY OH, OR, SC, TX, UT, VT, VA, WA | AK, CA, CT, DE, MN, MS, MO, NV, NH, NY OH, OR, SC, TX, UT, VT, VA, WA | MD, NY |
| Surrender Charges (%) | 12 yr: 10, 10, 10, 10, 10, 9, 8, 6, 7, 5, 4, 2, 0 | 10, 10, 10, 10, 10, 9, 8, 6, 4, 2, 0 | 10, 10, 10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 8, 8, 7, 6, 5, 4, 3, 0 |
| Commissions | 6.00% Opt A, Ages 0-75 - No Trail 3.00% Opt B, Ages 0-75 - 0.50% Trail 0.25% Opt C, Ages 0-75 - 1.00% Trail Trail paid annually starting in 1st year. | 6.00% Opt A, Ages 0-75 - No Trail 4.50% Opt A, Ages 76-79 - No Trail 3.00% Opt B, Ages 0-75 - 0.50% Trail 2.25% Opt B, Ages 76-79 - 0.50% Trail 0.25% Opt C, Ages 0-75 - 1.00% Trail 0.19% Opt C, Ages 76-79 - 1.00% Trail 1.00% lower in VA | 7.00% Opt A, Ages 0-75 - No Trail 4.00% Opt B, Ages 0-75 - 0.50% Trail 1.25% Opt C, Ages 0-75 - 1.00% Trail 1.00% lower in VA | 3.25% Ages 0-75 2.15% Ages 76-85 |
| Remarks | Interest Adjustment = MVA product Nursing home waiver No Rolling Surrender 6 other indices available. Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. Lifetime Income Rider Available | Interest Adjustment = MVA product Nursing home waiver No Rolling Surrender Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. | Interest Adjustment = MVA product Nursing home waiver No Rolling Surrender Comp on policies of at least \$500K will be held for a 30 day free-look period in all states. | Non-MVA product Disability, Nursing Home, & Terminal Illness waivers available for most states |

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• Please check for variations in commission rates for older ages/higher premiums.

Q = Qualified
NQ = Non Qualified

Indexed Annuities

Last update September 29, 2014

Please verify rate before submitting application.



| Company | Protective Life | | | The Standard |
|--------------------------------------|---|--|--|--|
| Product/Type | Indexed Annuity II 5 SPDA (Flexible during first year) | Indexed Annuity II 7 SPDA (Flexible during first year) | Indexed Annuity II 10 SPDA (Flexible during first year) | Index Select Annuity SPDA |
| Issue Ages | 0-85 NQ & Q | 0-85 NQ & Q | 0-85 NQ & Q | 0-90 NQ & Q (10 Yr option: 0-80) |
| Ratings | A+ Best AA- Standard & Poors A2 Moody's 87 Comdex | A+ Best AA- Standard & Poors A2 Moody's 87 Comdex | A+ Best AA- Standard & Poors A2 Moody's 87 Comdex | A Best A+ Standard & Poors A2 Moody's 82 Comdex |
| Participation Rate/Cap/Spread | <u><\$100K / >\$100K</u> 3.45% / 3.75% Annual Pt-to-Pt Cap 1.65% / 1.80% Fixed Rate Annual Tiered Rate Under \$100K 2.45% Base Rate 3.45% Rate Enhancement* 5.90% Total with Enhancement* \$100k and up 2.75% Base Rate 3.45% Rate Enhancement* 6.20% Total with Enhancement* | <u><\$100K / >\$100K</u> 3.60% / 3.90% Annual Pt-to-Pt Cap 1.80% / 1.95% Fixed Rate Annual Tiered Rate Under \$100K 2.70% Base Rate 3.45% Rate Enhancement* 6.15% Total with Enhancement* \$100k and up 0.00% Base Rate 3.00% Base Rate 3.45% Rate Enhancement* 6.45% Total with Enhancement* | <u><\$100K / >\$100K</u> 3.80% / 4.10% Annual Pt-to-Pt Cap 1.85% / 2.00% Fixed Rate Annual Tiered Rate Under \$100K 2.80% Base Rate 3.45% Rate Enhancement* 6.25% Total with Enhancement* \$100k and up 0.00% Base Rate 3.10% Base Rate 3.45% Rate Enhancement* 6.55% Total with Enhancement* | 5 Year Annual Pt to Pt Cap 3.75% \$15,000 - \$99,999 4.75% \$100,000+ 7 Year 4.15% \$15,000 - \$99,999 5.00% \$100,000+ 10 Year 5.05% \$15,000 - \$99,999 5.30% \$100,000+ 1.00% Fixed Account |
| Bonus | n/a | n/a | n/a | n/a |
| Term | 5 years | 7 years | 10 years | 5, 7, or 10 Years |
| Minimum/Maximum Premium | Min: \$10,000 NQ & Q Max: \$1,000,000 | Min: \$10,000 NQ & Q Max: \$1,000,000 | Min: \$10,000 NQ & Q Max: \$1,000,000 | Min: \$15,000 NQ & Q Max: \$1,000,000 |
| Free Withdrawals | 10% available immediately. | 10% available immediately. | 10% available immediately. | 10% after the 1st year. |
| Minimum Guarantees | 1.00% on 100% of premium | 1.00% on 100% of premium | 1.00% on 100% of premium | 5 Yr: 105% / 7 Yr: 107% / 10 Yr: 110% of premium |
| States Not Approved | NY | NY | NY | NY 10 Year not available in: IL, MA, MN, MS, MO, NV, OR, PA, TX, VA, WA |
| Surrender Charges (%) | 9, 9, 8, 7, 6, 0 | 9, 9, 8, 7, 6, 5, 4, 0 | 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0 | 5 yr: 7, 6, 5, 4, 2, 0 / 7 yr: 7, 6, 5, 4, 3, 2, 1, 0 10 yr: 8, 7, 6, 5, 4, 3, 2, 1, 9/10, 0 (MVA for 10 yrs) |
| Commissions | 2.55% Ages 0-80 1.28% Ages 80-85 | 3.56% Ages 0-80 1.78% Ages 80-85 | 3.94% Ages 0-80 1.97% Ages 80-85 | 0.00% 5 Yr 7 Yr 10 Yr Ages 0-80 3.00% 4.00% 5.00% Ages 81-85 1.50% 2.00% n/a Ages 86-90 1.35% 1.45% n/a |
| Remarks | Non-MVA Product Nursing Home, Terminal Illness, and Employment Optional Return of Premium at lower rates/caps. *Performance Rate threshold is 15.00% | Non-MVA Product Nursing Home, Terminal Illness, and Employment Optional Return of Premium at lower rates/caps. *Performance Rate threshold is 15.00% | Non-MVA Product Nursing Home, Terminal Illness, and Employment Optional Return of Premium at lower rates/caps. *Performance Rate threshold is 15.00% | MVA Product Nursing Home and Terminal Illness waivers. Trail options available. |

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Indexed Annuities

Last update September 29, 2014

Please verify rate before submitting application.



| Company | VOYA Financial | | | | | |
|--|---|---|---|---|--|---|
| Product/Type | Secure Index Five FPDA | | Secure Index Seven FPDA | | Secure Index Opportunities SPDA | |
| Issue Ages | 0-80 NQ & Q | | 0-80 NQ & Q | | 0-80 NQ & Q (75 in IN, IA and MS) | |
| Ratings | A A- A3 75 | Best Standard & Poors Moody's Comdex | A A- A3 75 | Best Standard & Poors Moody's Comdex | A A- A3 75 | Best Standard & Poors Moody's Comdex |
| Participation Rate/Cap/Spread | \$15,000 - \$74,999 | | \$15,000 - \$74,999 | | \$15,000 - \$74,999 | |
| | 1.75% | Benchmark Strategy* Multiplier | 2.5% | Benchmark Strategy* Multiplier | 1.75% | Benchmark Strategy* Multiplier |
| | 2.00% | Annual Pt to Pt Cap | 3.50% | Annual Pt to Pt Cap | 2.00% | Annual Pt to Pt Cap |
| | 1.25% | Performance Trigger | 2.25% | Performance Trigger | 1.25% | Performance Trigger |
| | 0.60% | Monthly Pt to Pt | 1.30% | Monthly Pt to Pt | 0.55% | Monthly Pt to Pt |
| | 1.15% | Fixed Rate | 1.60% | Fixed Rate | 1.20% | Fixed Rate |
| | \$75,000 + | | \$75,000 + | | \$75,000 + | |
| | 2.75% | Benchmark Strategy* Multiplier | 4% | Benchmark Strategy* Multiplier | 3% | Benchmark Strategy* Multiplier |
| | 2.50% | Annual Pt to Pt Cap | 4.50% | Annual Pt to Pt Cap | 2.75% | Annual Pt to Pt Cap |
| | 2.00% | Performance Trigger | 2.75% | Performance Trigger | 2.00% | Performance Trigger |
| 1.10% | Monthly Pt to Pt | 1.70% | Monthly Pt to Pt | 1.10% | Monthly Pt to Pt | |
| 1.15% | Fixed Rate | 1.60% | Fixed Rate | 1.20% | Fixed Rate | |
| Bonus | n/a | | n/a | | 5% Premium Bonus | |
| Term | 5 years | | 7 years | | 10 years | |
| Minimum/Maximum Premium | Min: | \$15,000 NQ/Q (\$75K in MN,NJ,WA) | Min: | \$15,000 NQ & Q | Min: | \$15,000 NQ & Q |
| | Max: | \$1 million w/o approval | Max: | \$1 million w/o approval | Max: | \$1 million w/o approval |
| Free Withdrawals | 10% after the 1st year. | | 10% after the 1st year. | | 10% after 1st year. | |
| Minimum Guarantees | 1.00% on 87.5% of premium | | 1.00% on 87.5% of premium | | 2.00% on 87.5% of premium | |
| States Not Approved | NY | | NY | | AK, CT, DE, NY | |
| | State variation available in: DE | | State variation available in: DE, MS | | | |
| Surrender Charges (%) | 8, 7.5, 6.5, 5.5, 4.5 | | 10, 10, 10, 10, 9, 8, 7 (Surrender charges vary in NJ) | | 10, 10, 10, 10, 9, 8, 7, 6, 5, 4 | |
| Commissions | 3.15% | Opt A, Ages 0-75 - No Trail | 4.00% | Opt A, Ages 0-75 - No Trail | 7.00% | Opt A, Ages 0-75 - No Trail |
| | 2.36% | Opt A, Ages 76-80 - No Trail | 3.00% | Opt A, Ages 76-80 - No Trail | 5.25% | Opt A, Ages 76-80 - No Trail |
| | 2.02% | Opt B, Ages 0-75 - 0.22% Trail | 3.60% | Opt B, Ages 0-75 - 0.08% Trail | 5.50% | Opt B, Ages 0-75 - 0.25% Trail |
| | 1.52% | Opt B, Ages 76-80 - 0.22% Trail | 2.70% | Opt B, Ages 76-80 - 0.08% Trail | 4.12% | Opt B, Ages 76-80 - 0.25% Trail |
| | 0.90% | Opt C, Ages 0-75 - 0.45% Trail | 3.00% | Opt C, Ages 0-75 - 0.20% Trail | 3.00% | Opt C, Ages 0-75 - 0.66% Trail |
| | 0.68% | Opt C, Ages 76-80 - 0.45% Trail | 2.25% | Opt C, Ages 76-80 - 0.16% Trail | 2.25% | Opt C, Ages 76-80 - 0.66% Trail |
| | Annual trail paid quarterly starting in the 15th m | | 1.00% | Opt D, Ages 0-75 - 0.60% Trail | 2.50% | Opt D, Ages 0-75 - 0.75% Trail |
| | | | 0.75% | Opt D, Ages 76-80 - 0.44% Trail | Lower comp in MN, NJ, OR, WA | |
| | | | | | | |
| | | | | | | |
| Remarks | Nursing Home and Terminal Illness Waiver Return of Premium Rider Available at cost Bailout cap feature. Call for details No rolling surrender. *3-month LIBOR. Not approved in all states. | | Nursing Home and Terminal Illness Waiver No rolling surrender. Bailout cap feature. Call for details *3-month LIBOR. Not approved in all states. Annual trail paid quarterly starting in the 15th month. | | MVA Annuity Nursing Home and Terminal Illness Waiver available Bonus Recapture applies at death during 1st yr. *3-month LIBOR. Not approved in all states. Annual trail paid quarterly starting in the 15th month. | |
| | Lifetime Income Rider Available | | Lifetime Income Rider Available | | Lifetime Income Rider Available | |

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