

## Comparison of Fee-Based and Commissioned Indexed Annuities

Company	Company A		Company B		Company C		Company D		Company E		Company F		Company G		Company H		Company I		
Product	Advisory Product	Comp Product	Advisory Product	Comp Product	Advisory Product	Comp Product	Advisory Product	Comp Product	Advisory Product	Comp Product	Advisory Product	Comp Product	Advisory Product	Comp Product	Advisory Product	Comp Product	Advisory Product	Comp Product	
Surrender Charge	7 Years <sup>1</sup>	7 Years <sup>1</sup>	No Surrender Charges <sup>1</sup>	5 Years <sup>1</sup>	No Surrender Charges	5 Years <sup>1</sup>	5 Years <sup>1</sup>	5 Years	No Surrender Charges <sup>1</sup>	5 Years <sup>1</sup>	No Surrender Charges <sup>1</sup>	7 Years <sup>1</sup>	5 Years <sup>1</sup>	5 Years <sup>1</sup>	5 Years <sup>1</sup>	5 Years <sup>1</sup>	5 Years <sup>1</sup>	5 Years <sup>1</sup>	
	6.50,	8.50,		8.00,		9.00,	2.00,	8.00,		8.00,		9.00,	2.00,	9.00,	7.00,	9.00,	2.00,	9.00,	
	6.00,	8.00,		7.00,		8.00,	2.00,	8.00,		8.00,		8.25,	2.00,	8.00,	6.00,	8.00,	2.00,	9.00,	
	5.00,	7.00,		6.00,		7.00,	2.00,	7.00,		7.00,		7.25,	2.00,	7.00,	5.00,	8.00,	2.00,	8.00,	
	4.00,	6.00,		5.00,		6.00,	2.00,	6.00,		6.00,		6.50,	2.00,	6.00,	4.00,	7.00,	2.00,	7.00,	
	3.00,	5.00,		4.00,		5.00,	2.00,	5.00,		5.00,		5.50,	2.00,	5.00,	3.00,	6.00,	2.00,	6.00,	
	2.00,	4.00,		0.00%		0.00%	0.00%	0.00%		0.00%		4.50,	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	1.00,	3.00,										3.75							
	0.00%	0.00%								0.00%		0.00%							
Rate	5.75% cap	5.25% cap <sup>2</sup>	12.00% cap <sup>2</sup>	11.00% cap <sup>2</sup>	11.50% cap <sup>2</sup>	11.00% cap <sup>2</sup>	11.50% cap	10.25% cap <sup>2</sup>	11.50% cap	8.80% cap <sup>2</sup>	7.95% cap	7.00% cap	9.25% cap <sup>2</sup>	8.75% cap <sup>2</sup>	9.50% cap <sup>2</sup>	8.50% cap <sup>2</sup>	11.75% cap	10.25% cap	
Cap Difference	0.50%		1.00%		0.50%		1.25%		2.70%		0.95%		0.50%		1.00%		1.50%		
<div>Notes</div> <div>All examples assume an annual point-to-point indexing method, based on the S&amp;P 500 index, subject to a cap rate</div> <div>All advisory products assume Assets Under Management (AUM) fees are deducted from a source other than the annuity</div> <div><sup>1</sup>Market Value Adjustment (MVA) applies</div> <div><sup>2</sup>Cap cited is for the \$100,000 premium band</div>																			