

As of 11/04/12

SINGLE PREMIUM IMMEDIATE ANNUITY

CPS Insurance offers a wide range of Single Premium Immediate Annuity (SPIA) carriers. SPIAs can provide income that cannot be outlived
In addition, some SPIA's offer liquidity options, trail commissions and can be used for Medicaid planning purposes.

<u>Company</u>	<u>A.M. BEST</u>	<u>S&P</u>	<u>Comdex 1-100</u>	<u>Assets</u>
Allianz	A	AA	86	94.3 Billion
American Equity	A-	BBB+	61	28.0 Billion
American General	A	A+	83	149.6 Billion
American National	A	A	79	17.7 Billion
Assurity Life	A-	N/A	N/A	2.4 Billion
Genworth	A	A-	74	24.0 Billion
Great American	A	A+	83	16.5 Billion
ING USA	A	A-	74	68.1 Billion
Integrity Life	A+	AA	96	5.9 Billion
John Hancock	A+	AA-	93	227.1 Billion
Lafayette Life	A+	AA	97	3.3 Billion
Lincoln Financial	A+	AA-	91	180.0 Billion
Minnesota Life	A+	A+	91	28.4 Billion
New York Life	A++	A+	100	109.5 Billion
North American	A+	A+	92	13.0 Billion
Penn Mutual	A+	A+	93	14.3 Billion
Principal Life	A+	A+	93	130.0 Billion
Protective	A+	AA-	90	2.1 Billion
Reliance Standard	A+	A+	92	5.2 Billion
Savings Bank Life	A+	A-	84	2.4 Billion
Standard Life	A	A+	81	17.2 Billion
United of Omaha	A+	A+	90	16.7 Billion