

## VitalAnnuity Comparison

**Elizabeth Lawson age 5/5/55 in California, quoting Traditional Qualified/Non-Qualified Annuity, with a Premium Type of Any, an Initial Contribution of 1,000,000, and a Surrender Period of Any Length.**

Company	United of Omaha Insurance Company			MONY Life Insurance Company of America			Lincoln Benefit Life Company			Integrity Life Insurance Company		
Product	Ultra-Secure 5 & 7			MONY Fixed Annuity			SureHorizon			New Momentum II		
General Info	Prem. Type	Single w/Addl		Prem. Type	Flexible		Prem. Type	Flexible		Prem. Type	Flexible	
	Free Look	30		Free Look	10		Free Look	20		Free Look	10	
	Guar. of Prem.	No		Guar. of Prem.	No		Guar. of Prem.	No		Guar. of Prem.	No	
Issue Ages	Owner Qual.	0-89		Owner Qual.	0-90		Owner Qual.	0-90		Owner Qual.	0-85	
	Owner Non-Qual.	0-89		Owner Non-Qual.	0-90		Owner Non-Qual.	0-90		Owner Non-Qual.	0-85	
	Annu. Qual.	0-75		Annu. Qual.	0-90		Annu. Qual.	0-90		Annu. Qual.	0-85	
	Annu. Non-Qual.	0-75		Annu. Non-Qual.	0-90		Annu. Non-Qual.	0-90		Annu. Non-Qual.	0-85	
Interest Rates*	Term	Cont.	Min.Base Yield	Term	Cont.	Min.Base Yield	Term	Cont.	Min.Base Yield	Term	Cont.	Min.Base Yield
	5	\$5,000 - \$99,999	2.0	3.6 3 .800	3	\$2,000 - \$1,500,000	3.0 3.0 3 .333	1	\$3,000 - \$19,999	2.0 3 5 .25 .250	2	\$2,000 - \$1,000,000
5	\$100,000 - \$1,000,000	2.0	3 3 .75 .950	5	\$2,000 - \$1,500,000	3.0 3.0 3 .200	1	\$20,000 - \$99,999	2.0 3.5 5 .500	2	\$2,000 - \$1,000,000	3.0 3 3 .25 .625
7	\$5,000 - \$99,999	2.0	4 4.05 .05	7	\$2,000 - \$1,500,000	3.0 3 3 .45 .593	1	\$100,000 - \$1,000,000	2.0 3 5 .75 .750	3	\$2,000 - \$1,000,000	2.0 3.3 3 .550
7	\$100,000 - \$1,000,000	2.0	4.2 4.2	8	\$2,000 - \$1,500,000	3.0 3 3 .65 .775	3	\$3,000 - \$19,999	2.0 3.1 3 .767	3	\$2,000 - \$1,000,000	3.0 3.3 3 .550
				10	\$2,000 - \$1,500,000	3.0 3.9 4 .000	3	\$20,000 - \$99,999	2.0 3 4 .35 .017	5	\$2,000 - \$1,000,000	2.0 3 3 .65 .800
							3	\$100,000 - \$1,000,000	2.0 3.6 4 .267	5	\$2,000 - \$1,000,000	3.0 3 3 .65 .800
							5	\$3,000 - \$19,999	2.0 3.1 3 .500	7	\$2,000 - \$1,000,000	2.0 3 3 .75 .857
							5	\$20,000 - \$99,999	2.0 3 3 .35 .750	7	\$2,000 - \$1,000,000	3.0 3 3 .75 .857
							5	\$100,000 - \$1,000,000	2.0 3.6 4 .000	10	\$2,000 - \$1,000,000	2.0 3 3 .85 .925
							6	\$3,000 - \$19,999	2.0 3.1 3 .433	10	\$2,000 - \$1,000,000	3.0 3 3 .85 .925
							6	\$20,000 - \$99,999	2.0 3 3 .35 .683			
							6	\$100,000 - \$1,000,000	2.0 3.6 3 .933			

\* There are additional notes for this Item. Please check the Product Details report for more information.

Annuity information current as of 7 July 2004 4:19 PM. All values and information are believed to be accurate. However, accuracy cannot be assured. Information and rates provided by Beacon Research Publications, Inc. Copyright LifeLink Corporation 2003. Prepared by: Ally F Lyle

## VitalAnnuity Comparison

**Elizabeth Lawson age 5/5/55 in California, quoting Traditional Qualified/Non-Qualified Annuity, with a Premium Type of Any, an Initial Contribution of 1,000,000, and a Surrender Period of Any Length.**

Company	United of Omaha Insurance Company		MONY Life Insurance Company of America		Lincoln Benefit Life Company		Integrity Life Insurance Company	
Product	Ultra-Secure 5 & 7		MONY Fixed Annuity		SureHorizon		New Momentum II	
<b>Contributions</b>	Max.	1,000,000*	Max.	1,500,000	Max.	1,000,000	Max.	1,000,000*
	Min. Qual.	5,000	Min. Qual.	2,000	Min. Qual.	3,000*	Min. Qual.	2,000
	Min. Non-Qual.	5,000	Min. Non-Qual.	10,000	Min. Non-Qual.	3,000*	Min. Non-Qual.	5,000
	Min. Addl. Qual.	500	Min. Addl. Qual.	1,000	Min. Addl. Qual.	100	Min. Addl. Qual.	1,000
	Min. Addl. Non-Qual.	500	Min. Addl. Non-Qual.	1,000	Min. Addl. Non-Qual.	100	Min. Addl. Non-Qual.	1,000*
<b>Contribution Type</b>	Non-Qualified	Yes	Non-Qualified	Yes	Non-Qualified	Yes	Non-Qualified	Yes
	IRA	Yes	IRA	Yes	IRA	Yes	IRA	Yes
	IRA Transfer	Yes	IRA Transfer	Yes	IRA Transfer	Yes	IRA Transfer	Yes
	IRA Rollover	Yes	IRA Rollover	Yes	IRA Rollover	Yes	IRA Rollover	Yes
	401K	No	401K	Yes	401K	Yes	401K	Yes
	401A	No	401A	Yes	401A	Yes	401A	No
	457	No	457	No	457	No	457	No
	TSA 403b	No	TSA 403b	No	TSA 403b	Yes	TSA 403b	Yes
	Profit Share	No	Profit Share	Yes	Profit Share	No	Profit Share	No
	SPIRA	No	SPIRA	Yes	SPIRA	Yes	SPIRA	Yes
	SEP IRA	Yes	SEP IRA	Yes	SEP IRA	Yes	SEP IRA	Yes
	KEOGH	No	KEOGH	Yes	KEOGH	No	KEOGH	Yes
	Pension	No	Pension	Yes	Pension	No	Pension	Yes
	Terminal Funding	No	Terminal Funding	No	Terminal Funding	No	Terminal Funding	No
	<b>Surrender Charges</b>	5 year: 6, 6, 6, 6, 5		All States: 9, 8, 7, 6, 5, 4, 3, 1		8, 8, 7, 6, 5, 4		8, 7, 6, 5, 4, 3, 2
5 year - AL & OK: 6, 6, 6, 5, 4		New York: 7, 6, 5, 4, 3, 2, 1						
7 year: 6, 6, 6, 6, 5, 4, 3								
7 year - AL & OK: 6, 6, 6, 5, 4, 3, 2								
<b>Withdrawal</b>	Annual Free	0	Annual Free	10%	Annual Free	10%	Annual Free	10%
	Cumulative	Yes	Cumulative	No	Cumulative	No	Cumulative	No
	Interest Only	No	Interest Only	Yes*	Interest Only	No	Interest Only	No
	# Ann. Free	0	# Ann. Free	0	# Ann. Free	0	# Ann. Free	0
	Systematic	Yes	Systematic	Yes	Systematic	Yes	Systematic	Yes
<b>Waivers</b>	Annuitization	No	Annuitization	Yes	Annuitization	No	Annuitization	No
	Bail Out	No	Bail Out	No	Bail Out	No	Bail Out	No
	Death	Yes*	Death	Yes	Death	Yes*	Death	Yes
	Disability	Yes	Disability	No	Disability	No	Disability	No
	Hospital	Yes*	Hospital	No	Hospital	Yes*	Hospital	Yes*
	Nursing Home	Yes*	Nursing Home	Yes*	Nursing Home	Yes*	Nursing Home	Yes*
	Unemployment	Yes*	Unemployment	No	Unemployment	Yes*	Unemployment	Yes*
	Surrender Window	No	Surrender Window	Yes*	Surrender Window	No	Surrender Window	No
<b>States</b>	AK, AR, AZ, CA, CO, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MI, MO, MS, MT, ND, NE, NM, NV, OH, SD, TN, TX, VA, WV, WY		AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, NY, OH, OK, PR, RI, SD, TN, TX, VT, WI, WV, WY		AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY		AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, MS, MT, NC, ND, NE, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WI, WV, WY	

\* There are additional notes for this Item. Please check the Product Details report for more information.

Annuity information current as of 7 July 2004 4:19 PM. All values and information are believed to be accurate. However, accuracy cannot be assured. Information and rates provided by Beacon Research Publications, Inc. Copyright LifeLink Corporation 2003. Prepared by: Ally F Lyle

## VitalAnnuity Comparison

**Elizabeth Lawson age 5/5/55 in California, quoting Traditional Qualified/Non-Qualified Annuity, with a Premium Type of Any, an Initial Contribution of 1,000,000, and a Surrender Period of Any Length.**

Company	United of Omaha Insurance Company		MONY Life Insurance Company of America		Lincoln Benefit Life Company		Integrity Life Insurance Company	
Product	Ultra-Secure 5 & 7		MONY Fixed Annuity		SureHorizon		New Momentum II	
<b>Ratings</b>	<b>A.M. Best</b>	A	<b>A.M. Best</b>	A w	<b>A.M. Best</b>	A w	<b>A.M. Best</b>	A+
	<b>Standard &amp; Poor's</b>	AA-	<b>Standard &amp; Poor's</b>	A w+	<b>Standard &amp; Poor's</b>	A w+	<b>Standard &amp; Poor's</b>	AAA
	<b>Moody's</b>	Aa3	<b>Moody's</b>	A2 w+	<b>Moody's</b>	A2 w+	<b>Moody's</b>	Aa2
	<b>Fitch</b>	AA-	<b>Fitch</b>	A+ w+	<b>Fitch</b>	A+ w+	<b>Fitch</b>	AA+
	<b>Comdex</b>	85	<b>Comdex</b>	77	<b>Comdex</b>	77	<b>Comdex</b>	96

\* There are additional notes for this Item. Please check the Product Details report for more information.

Annuity information current as of 7 July 2004 4:19 PM. All values and information are believed to be accurate. However, accuracy cannot be assured. Information and rates provided by Beacon Research Publications, Inc. Copyright LifeLink Corporation 2003. Prepared by: Ally F Lyle