

Life-Annuity-LTC COMBOS!
Single Premium Annuity Alternative

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American Brokerage Services, Inc. 1-888-ABS-3131 (toll free)

9/22/2008

Product	Current & Guaranteed Rates	Min. Premium	Withdrawal Provisions	Surrender Charges	Issue Ages	Commissions
Lincoln Financial						
MoneyGuard Reserve	combines Life Insurance & LTC	Best A+ Moody's Aa3	S&P AA- Fitch AA			8.00%
Not available in UT, VT, WA LTC certification in: CA, IL, IN, NC Health license not required in: DE, DC, MT, OR Available in MN on First Penn-Pacific paper Original MoneyGuard available in IL, MN, UT, VT SPDA or FPDA	Policy has three buckets: 1. Premium 2. Death Benefit: used 1st to pay LTC 3. LTC benefit: D.B. + 2x D.B. LTC reimbursed monthly to stated max. Also available for Home Health Care/Assisted Living Guarantee of principal (with restrictions) Guaranteed minimum 4%	\$25,000 min prem \$10,000 min	Single Life Universal Life Dth Benefit Always > Acct Value Access Cost to: Account earnings: net zero Borrowed principal: 2% net cost 2 ADL's to trigger payment reimbursement LTC Benefit Available for 4,5,6 or 7 yrs.	20 Years 14 Years	30-80 NQ Only	
Long-Term Care Annuity	1st Year 5.00%	\$36,500	10% after 1st Year	10 Years	45-80	7.00%
Not Available in: CO, CT, FL, HI, KS, KY, MD, ME, MA, MN, NJ NY, NC, ND, PA, SD, UT, VA, WA, WI Variations: TX, OR Monthly benefits to consumer or provider	Includes 1.5% interest rate bonus yr. 1 Current Base Rate 3.50% Guaranteed minimum 3.00% LTC: Can elect Aggregate Benefit Limit of 200% or 300% of Account Value paid out over 2 or 3 Years Call for details and expense charges		W/dr reduce coverage of LTC 1x7 Annuitization Optional; Early annuitization factors may apply	10-9-8-7-6-5-4-3-2-1		6.00% 61-70 4.50% 71-80 Ask about optional trail *Includes 2% Comm Bonus payout
Old Mutual Financial Network (F&G)						
Transition Safeguard Single Premium Life Ins. Available in: AK, AZ, CA, CO, DC, DE, GA, HI, IL, IN, IA, KY, LA, MI, MO, NE, NH, NJ, NM, OH, PA, RI, SC, SD, TN, VA, WV, WY	Guaranteed Issue NQ Only; No 1035X from Annuity	\$10k min prem	Single Premium Life Ins. Non-assignable, Irrevocable & Non-commutable Death Benefit Options: Income for life of beneficiary, or, Income for life of Bene with 10-year Period Certain, whichever is longer or, Income for life of Bene or 10 years, whichever is shorter	No Cash Value	45-90 NQ Only	8.00% plus PAIR
Allianz Life						
Generation Planner II Senior Market SPUL! <i>An Annuity Alternative</i> with: Long Term Care Accelerated Benefit Rider! paying 1-4% of Death Benefit with only 2 of 6 ADL's Not Available in NY	4.75% First Year Rate 2.00% min. guarantee NQ Only; No 1035X from Annuity	Minimum Face Amount: \$100,000	Single Premium Universal Life Dth Benefit Always > Acct Value Access Cost to Acct Earnings: Preferred-net zero Standard-net 2%	20 Years	0-80 NQ Only	85.00% of Comm. Target