

Major Annuity Markets Available to Settlement Specialists

Life Insurance Company Assignment Company GUARANTOR	A.M. Best	Standard & Poor's	Moody's Investor Services	Fitch	FEATURES <i>Current and believed to be accurate as of March 1, 2007. Verify independently before reliance.</i>	
Allstate Life Insurance Co Allstate Life Ins Co of NY Allstate Assignment Company Non-Qualified Assigned Ben Co	A+ A+	XV IX	AA+ AA+	Aa2 Aa2	N/R N/R	\$10,000 minimum premium; \$250 assignment fee by AAC, \$500 assignment fee by NABCO; daily rates; assigned attorney fees thru NABCO; rated ages; commutation rider at no additional cost; assignee is shell company; corporate guarantee; non-qualified assignments of taxable and non-taxable payments through NABCO
American General Life Ins Co AI Life Assurance Co of NY American Gen Annuity Svc Corp American Home Assurance Co AMERICAN GENERAL CORP LIC	A++ A++ A++ A++	XV XV XV XV	AA+ AA+ AA+	Aa1 Aa1 Aa2	AA+ AA+ AA+	\$10,000 minimum premium; \$500 assignment fee; daily rates; assigned attorney fees; cash refund option; rated ages; single lump sum; AGASC is shell company with corporate guarantee from American Gen. Corp LIC.; AHAC (a P&C company with different rating criteria) is obligor for AILACNY; secured creditor status; reinsurance indemnity agreement; commutation at no additional charge
Aviva Life Ins Co Aviva Life Ins Co of New York Aviva Assignment Corp Aviva London Assignment Corp CGU INT'L INS PLC	A+ A+ A+	IX VI XV	N/R N/R AA-	N/R N/R Aa2	A+ A+ AA-	(Formerly CGU) \$5,000 minimum premium; \$400 assignment fee; daily rates; cash refund option; rated ages; assignee is shell company; reinsurance indemnity agreement; assigned attorney fees, including stand-alone, single-claimant QSF; commutation rider available at no additional cost; Capital Maintenance Agreement from CGUI on cases assigned to Aviva London Assignment Corp for \$500 assign fee.
Hartford Life Insurance Co Hartford CEBSCO	A+	XV	AA	Aa3	AA+	\$10,000 minimum premium; \$300 policy fee under \$50,000; no assignment fee; daily rates; secured creditor status; rated ages; assigned attorney fees; single lump sum; cash refund option; commutation rider at no additional cost; assignee is shell company
John Hancock Life Ins Co John Hancock Assignment Co	A++	XV	AAA	Aa2	AA+	\$10,000 min premium (incl assignment fee); \$500 assignment fee; \$250 policy fee under \$25,000 or amt required to bring to \$25,000; daily rates over \$250,000; assignee is shell company; life company guarantees obligations; single-claimant QSF; rated ages; stand-alone and jt & surv atty fees; commutation endorsement at no add'l cost; cash refund option; lic. in N.Y.; approval req'd for sales over \$1 million
Liberty Life Assur Co of Boston Employers Insurance of Wausau BARCO Assignments, Ltd. LIBERTY MUTUAL	A A A	IX XV XV	A A A	A1 A2 A2	N/R N/R N/R	No minimum premium; \$400 policy fee under \$25,000; \$300 assignment fee; daily rates over \$200,000; cash refund option; single lump sum; assignee is a separate company; corporate guarantee from Liberty Mutual; rated age; non-qualified assignment of taxable and non-taxable payments accepted by BARCO; commutation rider at no additional cost.
Metropolitan Life Ins Co MetLife Tower Resources Gp, Inc.	A+	XV	AA	Aa2	AA+	No minimum premium; \$1,000 policy fee under \$5,000, \$300 under \$20,000; \$750 assignment fee; daily rates over \$100,000; cash refund option; single lump sum; secured creditor status; assigned attorney fees; offers variable annuity. Effective May 1, 2006, Travelers Ins became MetLife Ins Co of Conn and Travelers Life and Annuity became MetLife Life and Ann Co of Conn.
New York Life Ins Co New York Life Ins & Annuity Corp	A++ A++	XV XV	AA+ AA+	Aa1 Aa1	AAA AAA	\$10,000 minimum premium; \$750 assignment fee; daily rates over \$750,000; rated age; commutation rider; assigned attorney fees; assignee is separate life insurance company; NYL guarantees the performance of NYLIAC
Pacific Life and Annuity Co Pacific Life & Annuity Svcs, Inc PACIFIC LIFECORP	A++	XV	AA	Aa3	AA	\$10,000 minimum premium; \$250 assignment fee; \$500 small case fee under \$25,000; daily rates over \$100,000; installment and cash refund if non-assigned; rated ages; secured creditor; commutation riders; up to 300% J&S; NY lic; atty fee assignment, including stand-alone; assignee is shell company, guaranteed by Pacific LifeCorp, a stock holding company; approval required for sales over \$1 million
Prudential Ins Co of America Prudential Assigned Sett Svcs Corp	A+	XV	A+	Aa3	AA-	\$5,000 minimum premium; \$250 assignment fee; daily rates over \$250,000; assigned attorney fees; secured creditor status; rated age; assignee PASSCorp is shell company, guaranteed by Prudential; approval required for sales over \$1 million
Symetra Life Insurance Co Symetra Assigned Benefit Co Symetra Nat'l (Workers Comp) SYMETRA LIFE INSURANCE CO	A A	XII XII	BBB+ BBB+	A2 A2	A+ A+	(Formerly SAFECO) \$5,000 minimum premium; \$300 policy fee under \$10,000; \$500 assignment fee; daily rates available; commutation rider; single lump sum; assigned attorney fees; secured creditor status; rated age; assignee SABCO is shell company, guaranteed by Symetra Life Insurance Co; nonqualified assignment to Symetra National Life for pre-§ 130 workers' comp claims

Following are edited, abbreviated descriptions of the rating services. Complete explanations are available from the rating companies or through a reference library. Information on this chart is believed to be accurate, as of the date shown, compiled from several sources. However, publisher recommends verification of chart and explanations before reliance.

A.M. Best Company — Most frequently used reference for evaluating the financial strength of insurance companies that either finance periodic payments or serve as periodic payment obligors. Rating system has two components: an alphabetical system to describe the relative financial strength, and a (roman) numerical system to describe financial size. Letter ratings can be modified by a set of suffixes. Six new letter ratings were added in 1992. A++ and A+ (Superior) "have a very strong ability to meet their policyholder and other contractual obligations over a long period of time." A and A- (Excellent) "have a strong ability to meet their policyholder and other contractual obligations over a long period of time." Financial size categories range from I, the smallest, with up to \$1 million of reported policyholders' surplus plus conditional reserve funds, to XV, with more than \$2 billion. Ratings: A++ and A+ (Superior); A and A- (Excellent); B++ and B+ (Very Good); B and B- (Good); C++ and C+ (Fair); C and C- (Marginal); D (Below Minimum Standards). Rating modifiers: q=qualified rating; x=revised rating; w=rating watch list. (Ratings of property and casualty companies employ different criteria.)

Standard & Poor's Corporation — Rates operating insurance companies for financial strength. Profile is uniform for all types of insurance companies and covers: industry risk, management and corporate strategy, business review, operational analysis, capitalization, and financial flexibility. Ratings: AAA, AA, A, BBB, BB, B, CCC, CC or C, D. Rating modifier: pi=rating based on public information.

Moody's Investor Service — Began rating insurance companies for their ability to meet policyholder obligations and claims in the early 1980s. "Insurance claims paying ratings" were applied to insurance companies offering guaranteed investment contracts beginning in 1987. Rating of Baa or higher is considered to be "investment grade." Ratings: Aaa, Aa, A, Baa, Ba, B, Caa, Ca, C.

Fitch (formerly Duff and Phelps) — First entered the business of issuing claims-paying ability ratings on insurance companies in 1986. They issue four types of ratings on insurance companies: fixed income (bonds and preferred stock), commercial paper, structured finance, and claims paying ability (shown in this chart). Ratings: AAA (Highest claims paying ability); AA+, AA, AA- (Very high); A+, A, A- (High); BBB+, BBB, BBB- (Below average); BB+, BB, BB- (Uncertain); B+, B, B- (Possessing risk); CCC (Substantial risk).

In addition to ratings, other factors such as secondary guarantees by non-insurance company guarantors also should be considered.