

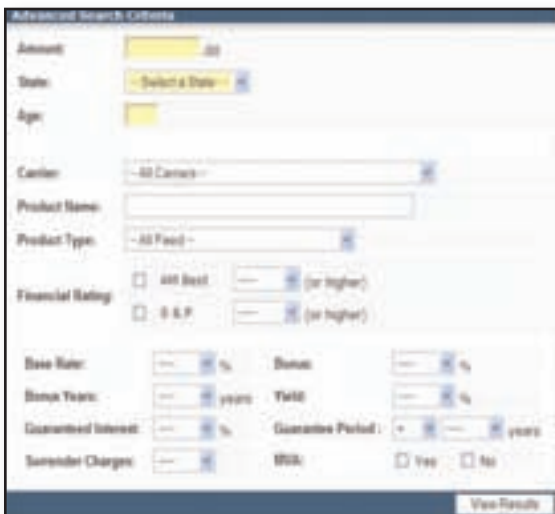
Market, Sell & Process Annuities **FASTER**

iPipeline's suite of Annuity tools gives your agency and producers the support needed to quickly and effectively research and transact Annuities more accurately and efficiently!

Product Highlights

- ▶ Annuity Search Engine with over 45 top carriers and more than 750 products
- ▶ Flexible Premium Deferred Annuities, Single Premium Deferred Annuities and Fixed Indexed Annuities
- ▶ Access to Annuity forms within the industry's largest forms repository of more than 100,000 forms
- ▶ Detailed product information including State Approvals, Qualified and Non-Qualified Deposit Amounts, Interest Rates, Surrender Charges and Bonus Rates
- ▶ Customization including carrier and product listings, site integration options and look and feel
- ▶ 24 x 7 Web access to up-to-date rates and information
- ▶ PDF output with email integration

Annuity Quote Engine



Powerful, yet simple to use

- ▶ Select the type of Annuity you are searching for FPDA, SPDA, or MYG Fixed Indexed
- ▶ Select ALL carriers and products, or just the specific carrier and products you want
- ▶ Choose from either a simple or advanced search to help you find exactly what you are looking for
- ▶ Select Bonus Year, Guaranteed Interest Rate and Period, Surrender Charges, MVA, Holding of Rates and Bonus

Sell more than Annuities? Ask us about our full suite of Web-based products:

- **LTCPipe™**
Multicarrier LTC quoting and forms platform
- **LifePipe™**
Full service researching, quoting and forms suite, providing everything you need to sell Life Insurance
- **iGO e-App™ for Distributors**
Provides access to multicarrier Intelligent Fillable Forms
- **Web Services**
Everything you need to have a professional Web presence.
 - Site Design
 - Web & Email Hosting
 - Security
 - Marketing Services

Detailed Annuities Product Information

All the detailed annuity information you need in one place!

- ▶ View detailed information on the specific Annuity selected
- ▶ Direct link to forms repository
- ▶ Detailed information includes:
 - Qualified / Non-Qualified age & deposit amounts
 - Bonus, Bonus Years
 - State Availability
 - Carrier, Carrier Financial Ratings and Detailed S&P financial report
 - Yield
 - Guaranteed Rate and Interest Period
 - Indexing Method(s)
 - Free Withdrawals
 - Surrender Charges
 - Holding of Rates
 - Market Value Adjustment
 - Specific Riders and Notes

Protective Life (PPGA)	
AM Best Company:	A+
Moody's:	Aa3
Standard & Poor's:	AA
Fitch:	A+
Effective Date:	2/24/2009
Availability:	AL AK AZ AR CA CO CT DE DC FL GA HI IL IN IA KS KY LA ME MA MI MN MO NY NE NV NH NJ NM NC ND OH OK PA RI SC SD TN TX UT VT VA WV WI WY
Base Rate:	3.35000%
Bonus:	
Bonus Years:	
Yield:	3.35000%
Qualified Age:	0 - 80 yrs old
Qualified Deposit:	\$ 10,000.00 (Available to owners through age 90 [70
Non-Qualified Age:	0 - 80 yrs old
Non-Qualified Deposit:	\$ 10,000.00 (Available to owners through age 90 [70
Guarantee Rate:	3.00000%
Base Rate Guarantee Interest Period:	15 yrs
Free Withdrawals:	100% Interest Previous Year may be withdrawn once
Surrender Charges:	
Market Value Adjustment:	Yes
Holding of Rates:	
Riders:	

The Largest Forms Repository in the Industry

Yes, bigger sometimes is better - especially when it comes to forms!

- ▶ Access to Annuity forms from within our repository of over 100,000 insurance forms
- ▶ Search by Company, State, Product / Service and Name
- ▶ All required forms are automatically put into a single kit, so you always get what you need
- ▶ You may add additional forms and instructions as you see fit
- ▶ User may easily select / deselect forms
- ▶ Forms packaged into a single PDF for easy download and distribution
- ▶ E-mail, Print or Download forms for easy access
- ▶ Customize the look and feel to fully integrate into your site
- ▶ Forms database is updated by carriers directly so you know the information is accurate and timely

The screenshot displays a web interface for searching annuity forms. At the top, there is a 'Carrier Forms Search' section with four dropdown menus: '1. Choose A State:' (South Carolina), '2. Choose A Carrier:' (AIG Annuity), '3. Choose A Product/Service Type:' (SPDA Annuity), and '4. Choose A Product/Service Name:' (Set Rate Annuity). Below these is a 'Submit' button. The main area shows a table of search results with columns for 'Package & Edition', 'Form Name', 'Form Number', 'Form Description', and 'Form Notes'. The table lists various forms such as 'Without Withdrawal Request Form', 'Request to Transfer Funds to Old Annuity', and 'Surrendered Annuity'.