

Who is CANNEX?

CANNEX compiles data and calculations about a variety of financial products and makes that information available to financial service providers through a central exchange. CANNEX is an independent and privately held company with operations in the U.S. and Canada. No financial institution holds any shares in the company, and no CANNEX employee or shareholder receives any income from the sale of financial products.

CANNEX

Simply reliable data™

Corporate Headquarters

CANNEX Financial Exchanges Limited
1200 Bay Street, Suite 1001
Toronto, Ontario
Canada
M5R 2A5

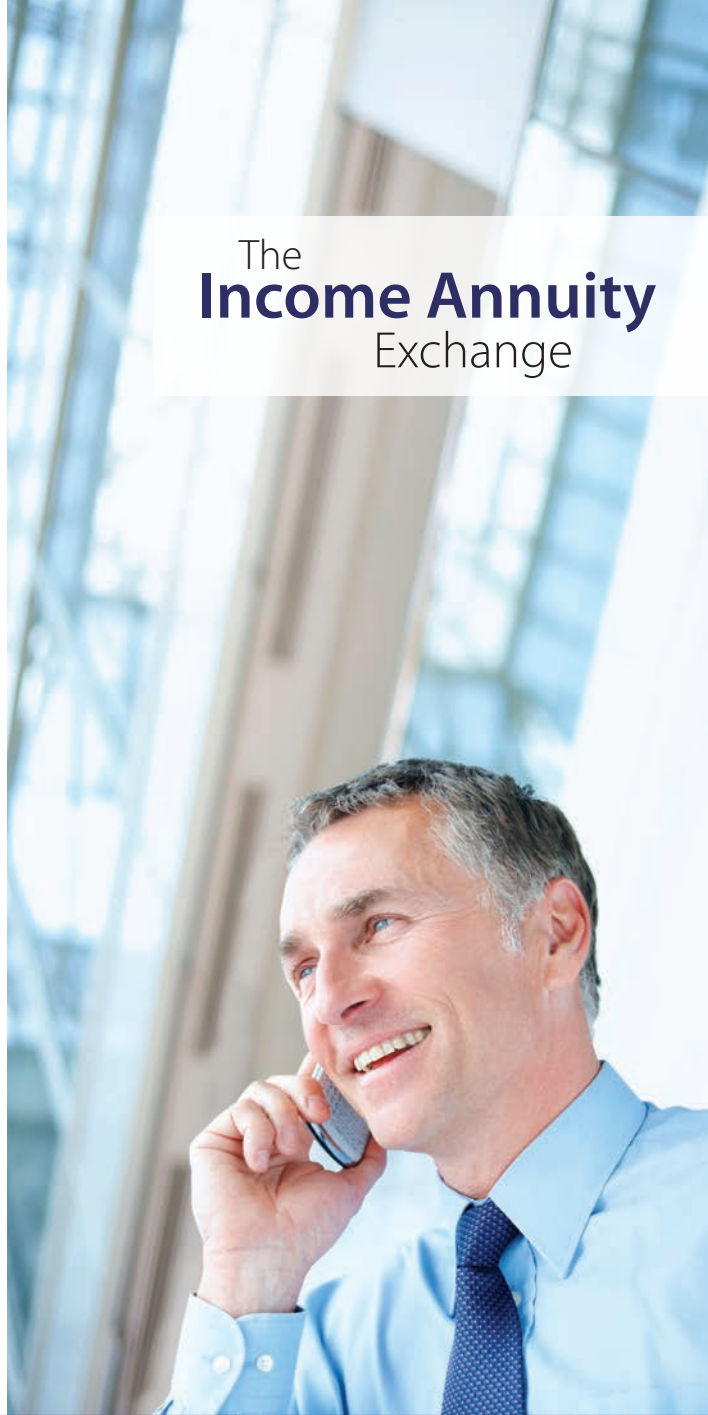
U.S. Office

CANNEX USA
PO Box 1642
Doylestown, PA 18901

Toll Free: (800) 387-1269
Phone: (416) 926-0882
Fax: (416) 926-0706

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The
Income Annuity
Exchange



www.cannex.com

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Fill in your client's information once to survey the **Income Annuity (SPIA, DIA)** market; then click on the company selected for a guaranteed illustration, all from your intranet.

The CANNEX Income Annuity Exchange is an online platform that allows you to survey the market for client-specific income annuity quotes and illustrations from providers across the industry.

1. The rates and data from the Income Annuity Exchange are guaranteed by each provider. CANNEX maintains the actuarial calculations provided by each insurance carrier, and they maintain their own pricing parameters on the CANNEX system. These calculations not only support the pricing you receive but also a variety of other services, from planning tools to application processing.
2. The exchange can either be integrated into your own intranet or Web site or can be accessed through a CANNEX interface.
3. Users enter data about an annuitant's profile, details about the type of income guarantee being considered as well as due diligence options about the carrier backing the guarantee. CANNEX calculates an apples-to-apples comparative survey instantly.
4. With each carrier displayed, you can also print and save the product illustration specific to the rate quoted as well as receive other relevant information specific to the product.

The CANNEX Income Annuity Exchange allows **advisors and **other distributors** to:**

- save time and money by going to a central exchange instead of having to go to multiple sites to get quotes and illustrations
- receive accurate quotes instantly, on demand
- evaluate products on an apples-to-apples basis
- demonstrate to clients that due diligence was performed by surveying the market
- review a larger range of products in a short amount of time

The CANNEX Income Annuity Exchange allows **product manufacturers to:**

- have more efficient access to a larger number of financial advisors and clients across the market
- more effectively control distribution by managing rates, features and availability by channel or at each firm
- make their rates and data available to planning tools and support processes that help grow sales

For more information on our services, please contact us at (877)-221-7616, and a representative can assist you.



Step 1. Enter client and annuity information

Income Annuity Details

PRIMARY ANNUITANT		SECONDARY ANNUITANT	
Name	John Smith	Name	Jane Smith
Birth Date	01 DEC 1945	Birth Date	18 MAY 1946
Sex	Male	Sex	Female
State	CT	Joint Type	Non-reducing
		Spouse	Yes

Click for help on every field

Annuity Type	Joint Life	Cost Basis	
Guarantee Type	Certain Period __ Years and __ Months Cash Refund Installment Refund	Fund Type	Non-Qualified Traditional IRA Roth IRA Other Qualified
Certain Period	10 Years Months	Inflation Adjustment	None COLA (Annual Compound) CPI-U
Premium	\$100,000.00		
Income			
Purchase Date	08 FEB 2012		
Payment Frequency	Monthly		
Income Start Date	08 MAR 2012		

Drop-down choices

Supports uncommon options

Ratings

No ratings

AM Best

Fitch

Moody's

Standard & Poor's

A- and better
All
All
All

Show financial strength

Step 2. Quote data generated

Perform due diligence for your clients

CANNEX works out the tax

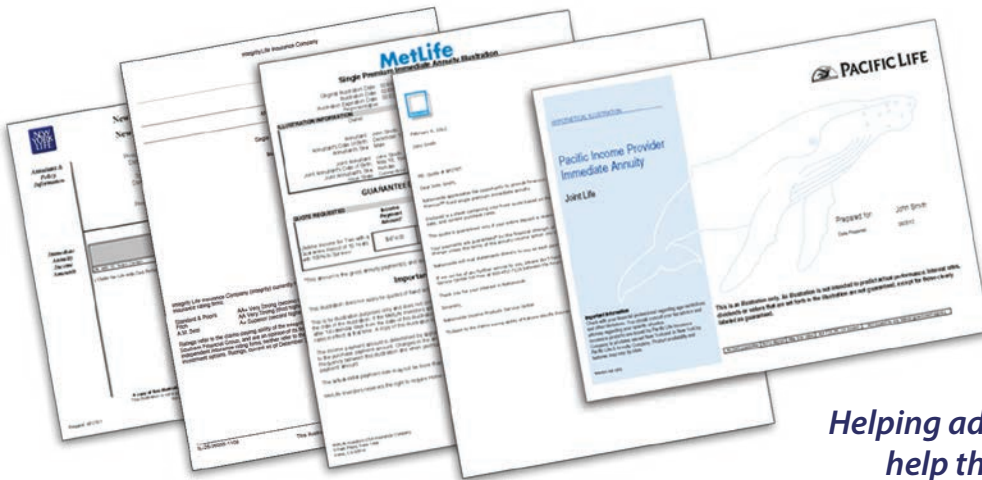
Rank	Financial Institution	Monthly Income	Monthly Taxable Portion	Guaranteed To End Of	Notes	Rating
1	Pacific Life	\$488.44	\$285.25	FEB-22-2012		A+
2	Nationwide Financial	\$481.43	\$275.96	FEB-15-2012	See below	A+
3	New York Life Insurance & Annuity Corporation	\$475.20	\$269.91	FEB-22-2012	See below	A++
4	Integrity (W&S Financial Group Distributors)	\$474.52	\$270.05	FEB-22-2012		A+
5	MetLife Investors	\$474.00	\$263.83	FEB-15-2012		A+
6	American National Insurance Company	\$469.45	\$263.83	FEB-15-2012		A
7	Principal Financial Group	\$461.72	\$256.25	FEB-17-2012	See below	A+
8	American General Life Insurance Company	\$455.99	N/A	FEB-15-2012		A
9	Symetra Life Insurance Company	\$450.28	\$244.50	FEB-18-2012	See below	A
10	Genworth Life Insurance Company	\$449.62	\$244.14	FEB-15-2012	See below	A

Financial Institution	Notes
² Nationwide Financial	Product offers liquidity options and other features, subject to availability.
³ New York Life Insurance & Annuity Corporation	Product offers liquidity options and other features, subject to availability. For more information, please contact the Sales Desk at 1-888-474-7725, option 2.
⁷ Principal Financial Group	Includes a withdrawal benefit. See quote for details. This product offers an optional Fixed Percentage Periodic Increase Rider, which will increase the annuity income amount automatically throughout the life of the annuity. A client can select a 2% increase every 5 years. For more information, please contact the Sales Desk at 1-866-309-1623. The feature can only be elected at the time of contract issue.
⁹ Symetra Life Insurance Company	Product offers liquidity options and other features, subject to availability. Financial Institution Reasons For Not Quoting.
¹⁰ Genworth Life Insurance Company	Product offers liquidity options, subject to availability. For more information, please contact the Sales Desk at 1-877-239-6374. A Proof of Birth list is generated for all illustrations containing life contingent benefits.

Guaranteed results

Includes pertinent information

Step 3. Generate an illustration by clicking on company name



Helping advisors
help their clients—
in 3 simple steps