



ANNUITIES & DEPOSIT ACCOUNT AT A GLANCE

Product Name	Current Interest Rate Compounded Daily	Issue Ages	Minimum Deposit ----- Maximum First Year Deposit	Current Interest Guarantee Period	Minimum Guaranteed Interest Rate	Additional Deposits	Surrender Charge Per Year	Penalty-Free Withdrawals Without ISDA Penalty (during penalty period)**
Platinum 8 Non- Guaranteed Interest Rate Years 2-8 3.50%	3.50% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- \$300,000 (Q/NQ)	1 st Year Only	2.50%	Yes*	Year 1 - 7% Year 2 - 6% Year 3 - 5% Year 4 - 5% Year 5 - 4% Year 6 - 3% Year 7 - 2% Year 8 - 1%	<ul style="list-style-type: none"> • Interest W/D After 30 Days • 10% of cash value at 1st anniversary (contractual) • plus 5% of cash value at 1st anniversary (fraternal benefit) • RMD for qualified plans • Death of annuitant • Annuitization – 8 year minimum • Additional deposits do not reset penalty *** Nursing Home
Elite 8 Non- Guaranteed Interest Rate Years 2-8 3.20%	3.20% Effective Annual Yield	0-95 Current Age	\$300 Min. Deposit \$25 month ACH ----- \$4,999 (Q/NQ)	1 st Year Only	1.75%	Yes*	Year 1 - 8% Year 2 - 7% Year 3 - 6% Year 4 - 5% Year 5 - 4% Year 6 - 3% Year 7 - 2% Year 8 - 1%	<ul style="list-style-type: none"> • Interest W/D After 30 Days • 10% of cash value at 1st anniversary (contractual) • plus 5% of cash value at 1st anniversary (fraternal benefit) • RMD for qualified plans • Death of annuitant • Annuitization – 8 year minimum • Additional deposits do not reset penalty *** Nursing Home
Gold 5 Non- Guaranteed Interest Rate Years 2-5 3.25%	3.00% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- \$1,000,000 (Q/NQ)	1 st Year Only	2.25%	Yes*	Year 1 – 5% Year 2 – 4% Year 3 – 2% Year 4 – 2% Year 5 – 1%	<ul style="list-style-type: none"> • Interest W/D After 30 Days • 10% of cash value at 1st anniversary (contractual) • plus 5% of cash value at 1st anniversary (fraternal benefit) • RMD for qualified plans • Death of annuitant • Annuitization – 5 year minimum • Additional deposits do not reset penalty *** Nursing Home



ANNUITIES & DEPOSIT ACCOUNT AT A GLANCE

Product Name	Current Interest Rate Compounded Daily	Issue Ages	Minimum Deposit ----- Maximum First Year Deposit	Current Interest Guarantee Period	Minimum Guaranteed Interest Rate	Additional Deposits	Surrender Charge Per Year	Penalty-Free Withdrawals Without ISDA Penalty (during penalty period)**
Premier 5 Non- Guaranteed Interest Rate Years 2-5 3.00%	3.00% Effective Annual Yield	0-95 Current Age	\$300 Min. Deposit \$25 month ACH ----- \$4,999 (Q/NQ)	1 st Year Only	1.75%	Yes*	Year 1 – 5% Year 2 – 4% Year 3 – 3% Year 4 – 2% Year 5 – 1%	<ul style="list-style-type: none"> • Interest W/D After 30 Days • 10% of cash value at 1st anniversary (contractual) • plus 5% of cash value at 1st anniversary (fraternal benefit) • RMD for qualified plans • Death of annuitant • Annuitization – 5 year minimum • Additional deposits do not reset penalty *** Nursing Home
Silver 2 Non- Guaranteed Interest Rate Year 2 2.25%	2.25% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- \$400,000 (Q/NQ)	1 st Year Only	1.75%	Yes*	Year 1 – 4% Year 2 – 4%	<ul style="list-style-type: none"> • Interest W/D After 30 Days • 10% of cash value at 1st anniversary (contractual) • plus 5% of cash value at 1st anniversary (fraternal benefit) • RMD for qualified plans • Death of annuitant • Annuitization – 2 year minimum • Additional deposits do not reset penalty *** Nursing Home
Choice 2 Non- Guaranteed Interest Rate Year 2 2.00%	2.00% Effective Annual Yield	0-95 Current Age	\$300 Min. Deposit \$25 month ACH ----- \$200,000 (Q/NQ)	1 st Year Only	1.75%	Yes*	Year 1 – 5% Year 2 – 4%	<ul style="list-style-type: none"> • Interest W/D After 30 Days • 10% of cash value at 1st anniversary (contractual) • plus 5% of cash value at 1st anniversary (fraternal benefit) • RMD for qualified plans • Death of annuitant • Annuitization – 2-year minimum • Additional deposits do not reset penalty *** Nursing Home



ANNUITIES & DEPOSIT ACCOUNT AT A GLANCE

Product Name	Current Interest Rate Compounded Daily	Issue Ages	Minimum Deposit ----- Maximum First Year Deposit	Current Interest Guarantee Period	Minimum Guaranteed Interest Rate	Additional Deposits	Surrender Charge Per Year	Penalty-Free Withdrawals Without ISDA Penalty (during penalty period)**
SPIA 2 yr.	1.25%	0-90 Current Age	\$10,000 ----- \$200,000	Rate Locked at Issue	Rate Locked at Issue	No	N/A	<ul style="list-style-type: none"> • Examples of Payout Options are: Period Certain, Life, Life – No Refund, Installment Refund, Joint & Survivor option, Period Certain & Life • Longer payout options available – Contact Home Office for details • Call 800-457-4732
SPIA 3-5 yrs.	2.25%		\$10,000 ----- \$1,000,000					
SPIA 10+yrs.	3.25%		\$10,000 ----- \$1,000,000					
Deposit Agreement	2.00%	N/A	\$1,000 ----- \$100,000	1 st Year Only	1.00%	Yes	No	<ul style="list-style-type: none"> • One withdrawal per quarter • For Non-Profit Organizations & Not for Profit Organizations • Minimum Account Balance - \$1,000

Licensed in: AZ, CO, CT, FL, IL, IN, MD, MI, NJ, NV, OH, PA, RI, TX, VA, WI, WV

* The IRS may limit annual deposits into qualified accounts. Please consult a tax advisor for more information.

** Withdrawals prior to age 59 ½ may be subject to IRS early withdrawal penalty. Consult a tax advisor for specific tax consequences.

Available Qualified Plans: HSA, SEP, IRA, Roth, Coverdell Education Savings Account, Keogh and Simple.

***Fraternal benefit waives the declining surrender penalty in case of nursing home confinement. Please see our Illustration Software Report for complete details.