MULTI-YEAR GUARANTEE ANNUITY



10 YEAR GUARANTEED RATE

3.10% (\$100,000+)

3.00% (\$10K - \$99.9K)

5 YEAR GUARANTEED RATE

2.85% (\$100,000+)

2.75% (\$10K - \$99.9K)

3 YEAR GUARANTEED RATE

2.30% (\$100,000+)

2.20% (\$10K - \$99.9K)

Availability: Not in AK, AL, DE, HI, LA, MA, MT, NH, NY (CA rates are lower)

Features: Free withdrawals of monthly interest available | Full death benefit

Company: \$1.1 billion Total Admitted Assets | 18.7% Total Surplus & AVR Rates as of 07/22/2021 & subject to change.

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MULTI-YEAR GUARANTEE ANNUITY



10 YEAR GUARANTEED RATE—SAMPLE

3.10% (\$100,000+)

3.00% (\$10K - \$99.9K)

Prepared for: Valued Client

Sex & Age: Male 60

Single Premium: \$100,000.00

Initial Guaranteed Interest Rate: 3.10 %

Initial Guaranteed Interest Period: 10 Years

Minimum Guaranteed Interest Rate Thereafter: 1.00 %

END OF				GUARANTEE	ED	
CERTIFICATE YEAR	AGE	INTEREST RATE ¹	WITHDRAWAL	ACCOUNT VALUE	CASH SURRENDER VALUE BEFORE MVA ²	GUARANTEED MINIMUM VALUE ³
1	61	3.10 %	\$0	\$103,100	\$94,100	\$88,375
2	62	3.10 %	\$0	\$106,296	\$98,296	\$89,259
3	63	3.10 %	\$0	\$109,591	\$102,591	\$90,151
4	64	3.10 %	\$0	\$112,989	\$106,989	\$91,053
5	65	3.10 %	\$0	\$116,491	\$111,491	\$91,963
6	66	3.10 %	\$0	\$120,102	\$116,102	\$92,883
7	67	3.10 %	\$0	\$123,826	\$120,826	\$93,812
8	68	3.10 %	\$0	\$127,664	\$125,664	\$94,750
9	69	3.10 %	\$0	\$131,622	\$130,622	\$95,697
10	70	3.10 %	\$0	\$135,702	\$135,7024	\$96,654
			\$0			

Availability: Not in AK, AL, CA, DE, HI, LA, MA, MT, NH, NY

Features: Free withdrawals of monthly interest available | Full death benefit

Company: \$1.1 billion Total Admitted Assets | 18.7% Total Surplus & AVR

Rates as of 07/22/2021 & subject to change.

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MULTI-YEAR GUARANTEE ANNUITY



5 YEAR GUARANTEED RATE—SAMPLE

2.85% (\$100,000+)

2.75% (\$10K - \$99.9K)

Prepared for: Valued Client

Initial Guaranteed Interest Rate: 2.85 %

Sex & Age: Male 60

Initial Guaranteed Interest Period: 5 Years

Single Premium: \$100,000.00

Minimum Guaranteed Interest Rate Thereafter: 1.00 %

END OF				GUARANTEE	:D	
CERTIFICATE YEAR	AGE	INTEREST RATE ¹	WITHDRAWAL	ACCOUNT VALUE	CASH SURRENDER VALUE BEFORE MVA ²	GUARANTEED MINIMUM VALUE ³
1	61	2.85 %	\$0	\$102,850	\$93,850	\$88,375
2	62	2.85 %	\$0	\$105,781	\$97,781	\$89,259
3	63	2.85 %	\$0	\$108,796	\$101,796	\$90,151
4	64	2.85 %	\$0	\$111,897	\$105,897	\$91,053
5	65	2.85 %	\$0	\$115,086	\$115,086⁴	\$91,963
6	66	1.00 %	\$0	\$116,237	\$107,237	\$92,883
7	67	1.00 %	\$0	\$117,399	\$109,399	\$93,812
8	68	1.00 %	\$0	\$118,573	\$111,573	\$94,750
9	69	1.00 %	\$0	\$119,759	\$113,759	\$95,697
10	70	1.00 %	\$0	\$120,956	\$115,956	\$96,654
			\$0			

Availability: Not in AK, AL, CA, DE, HI, LA, MA, MT, NH, NY

Features: Free withdrawals of monthly interest available | Full death benefit

Company: \$1.1 billion Total Admitted Assets | 18.7% Total Surplus & AVR

Rates as of 07/22/2021 & subject to change.

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MULTI-YEAR GUARANTEE ANNUITY



3 YEAR GUARANTEED RATE—SAMPLE

2.30% (\$100,000+)

2.20% (\$10K - \$99.9K)

Prepared for: Valued Client

Sex & Age: Male 60 Initial Guaranteed Interest Period: 3 Years

Single Premium: \$100,000.00 Minimum Guaranteed Interest Rate Thereafter: 1.00 %

END OF CERTIFICATE YEAR	AGE	GUARANTEED					
		INTEREST RATE ¹	WITHDRAWAL	ACCOUNT VALUE	CASH SURRENDER VALUE BEFORE MVA ²	GUARANTEED MINIMUM VALUE ³	
1	61	2.30 %	\$0	\$102,300	\$93,300	\$88,375	
2	62	2.30 %	\$0	\$104,653	\$96,653	\$89,259	
3	63	2.30 %	\$0	\$107,060	\$107,0604	\$90,151	
4	64	1.00 %	\$0	\$108,131	\$99,131	\$91,053	
5	65	1.00 %	\$0	\$109,212	\$101,212	\$91,963	
6	66	1.00 %	\$0	\$110,304	\$103,304	\$92,883	
7	67	1.00 %	\$0	\$111,407	\$111,407	\$93,812	
8	68	1.00 %	\$0	\$112,521	\$112,521	\$94,750	
9	69	1.00 %	\$0	\$113,646	\$113,646	\$95,697	
			\$0				

Availability: Not in AK, AL, CA, DE, HI, LA, MA, MT, NH, NY

Features: Free withdrawals of monthly interest available | Full death benefit

Company: \$1.1 billion Total Admitted Assets | 18.7% Total Surplus & AVR

Rates as of 07/22/2021 & subject to change.

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Initial Guaranteed Interest Rate: 2.30 %

COMPARING INTEREST RATES OVER TIME 2.85% vs. 0.85%

Interest Rate:	2.85% APY	0.85% APY
Premium:	\$500,000.00	\$500,000.00
End of year:	Account Value	Account Value
1	\$514,249.98	\$504,249.98
2	\$528,906.07	\$508,536.10
3	\$543,979.90	\$512,858.65
4	\$559,483.34	\$517,217.95
5	\$575,428.61	\$521,614.31
Gain:	+ \$75,428.61	+ \$21,614.31
Results:	2.85% earns \$53,814.30	more than 0.85%.

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