

# **FIXED** **INDEXED** **ANNUITY**



**CAP RATES ARE UP — NOW 5.00% CAP**

**100% PARTICIPATION | 1-YEAR POINT-TO-POINT**



**7 YEAR MVA SURRENDER:**

- ◆ 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

**Commission:**

- ◆ 5.00% ages 0-75 (4.00% 76-80)

**Carrier ratings:**

- ◆ "A" A.M. Best Company
- ◆ "A" Standard & Poor's
- ◆ \$21 Billion Total Admitted Assets
- ◆ 20% Surplus

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