

# Multi-Year FIA CAP

7 Year Guarantee Cap Rate Lock

**4.05%** cap guaranteed for 7 years (\$100,000+)

**S&P 500<sup>®</sup> Annual Point 2 Point**

**Annual Reset | Annual Lock-In**

**Client Friendly**

- Full value lump sum death benefit
- 10% penalty free withdrawals
- Terminal Illness & Extended Care Waivers
- Issue ages 0-85 (0-75 on inherited NQ & Q)
- Non-repeating 7 year surrender (MVA)
- \$10,000 minimum | \$1,000,000 maximum
- (A+) superior rated insurance carrier
- NOT in NY (rates lower in AK, CA, PA and UT)

**True Walk Away**

**A+ Safety**

**Agent friendly commission options 0-75:**

- No trail = 4.75%
- 3 year trail = 3.25% year 1  
1.50% year 2  
1.00% year 3

**Contract with FSD**

**[Click Here](#)**



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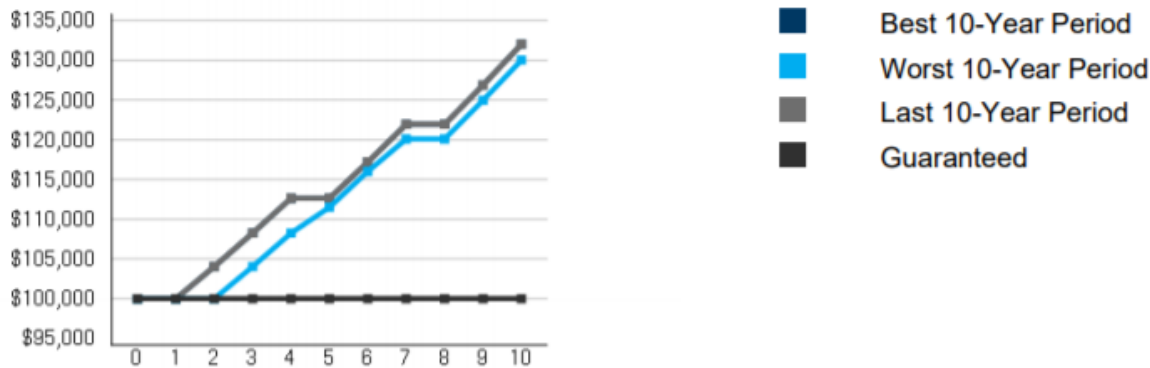
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# Historical Illustration FIA 7

## S&P 500 Annual Point-to-Point with Cap (7 Yr Lock) Indexed Strategy - 4.05% Cap (7 Yr Lock)\*

The values set out below were calculated using historical performance information of the S&P 500 Index.

Best 10-Year Period Geometric mean annual effective rate 2.82%				Worst 10-Year Period Geometric mean annual effective rate 2.66%				Last 10-Year Period Geometric mean annual effective rate 2.82%			
Year	S&P 500 Index Change	Interest Rate	Value	Year	S&P 500 Index Change	Interest Rate	Value	Year	S&P 500 Index Change	Interest Rate	Value
2011	0.00%	0.00%	\$100,000	2001	-13.04%	0.00%	\$100,000	2011	0.00%	0.00%	\$100,000
2012	13.40%	4.05%	\$104,050	2002	-23.36%	0.00%	\$100,000	2012	13.40%	4.05%	\$104,050
2013	29.60%	4.05%	\$108,264	2003	26.38%	4.05%	\$104,050	2013	29.60%	4.05%	\$108,264
2014	11.39%	4.05%	\$112,649	2004	8.99%	4.05%	\$108,264	2014	11.39%	4.05%	\$112,649
2015	-0.72%	0.00%	\$112,649	2005	3.00%	3.00%	\$111,512	2015	-0.72%	0.00%	\$112,649
2016	9.53%	4.05%	\$117,211	2006	13.61%	4.05%	\$116,028	2016	9.53%	4.05%	\$117,211
2017	19.41%	4.05%	\$121,958	2007	3.52%	3.52%	\$120,112	2017	19.41%	4.05%	\$121,958
2018	-6.23%	0.00%	\$121,958	2008	-38.48%	0.00%	\$120,112	2018	-6.23%	0.00%	\$121,958
2019	28.87%	4.05%	\$126,897	2009	23.45%	4.05%	\$124,977	2019	28.87%	4.05%	\$126,897
2020	16.25%	4.05%	\$132,037	2010	12.78%	4.05%	\$130,038	2020	16.25%	4.05%	\$132,037



Other available crediting methods	MVA Rates		No MVA Rates Only available in: AK, CA, PA and UT	
	Purchase payments \$100,000 and over	Purchase payments less than \$100,000	Purchase payments \$100,000 and over	Purchase payments less than \$100,000
Declared Rate	1.85%	1.70%	1.60%	1.50%
S&P 500 1-year point-to-point with cap	4.40%	4.15%	4.05%	3.80%
S&P 500 7-year cap lock annual point-to-point	4.05%	3.80%	3.70%	3.45%
iShares U.S. Real Estate 1-year point-to-point with cap	4.75%	4.25%	4.00%	3.50%
S&P 500 monthly sum with cap	1.85%	1.60%	1.60%	1.35%
SPDR GLD 1-year point-to-point with cap	5.00%	4.75%	4.50%	4.25%
S&P 500 Risk Control 1-year point-to-point with par. rate	50%	45%	45%	40%
S&P U.S. Retiree Spending 1-year point-to-point with par. rate	65%	60%	55%	50%



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# How The Trail Commission Works

## Multiple Trail Commission Options

CY	Premium	AV @ EOP	NT	Mod 3	25 Trail	40 Trail
1	\$100,000.00	\$103,000.00	\$4,750.00	\$3,250.00	\$3,950.00	\$3,250.00
2	-	\$106,090.00	-	\$1,545.00	\$258.00	\$412.00
3	-	\$109,273.00	-	\$1,061.00	\$265.00	\$424.00
4	-	\$112,551.00	-	-	\$273.00	\$437.00
5	-	\$115,927.00	-	-	\$281.00	\$450.00
6	-	\$119,405.00	-	-	\$290.00	\$464.00
7	-	\$122,987.00	-	-	\$299.00	\$478.00
8	-	\$126,677.00	-	-	\$307.00	\$492.00
9	-	\$130,477.00	-	-	\$317.00	\$507.00
10	-	\$134,392.00	-	-	\$326.00	\$522.00
11	-	\$138,423.00	-	-	\$336.00	\$538.00
12	-	\$142,576.00	-	-	\$346.00	\$554.00
13	-	\$146,853.00	-	-	\$356.00	\$570.00
14	-	\$151,259.00	-	-	\$367.00	\$587.00
15	-	\$155,797.00	-	-	\$378.00	\$605.00
		<b>Total Comp</b>	<b>\$4,750.00</b>	<b>\$5,856.00</b>	<b>\$8,350.00</b>	<b>\$10,290.00</b>

Option:	Year 1	Year 2	Year 3	Year 4+
<b>No Trail</b>	4.75%	-	-	-
<b>3 year trail</b>	3.25%	1.50%	1.00%	-
<b>25 Trail</b>	3.95%	0.25%	0.25%	0.25%
<b>40 Trail</b>	3.25%	0.40%	0.40%	0.40%

Commission options are selected at time of each application. Call us for details on this cool commission option. Based on account value @ end of each year.



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# Look At These Financials!

## Ratings

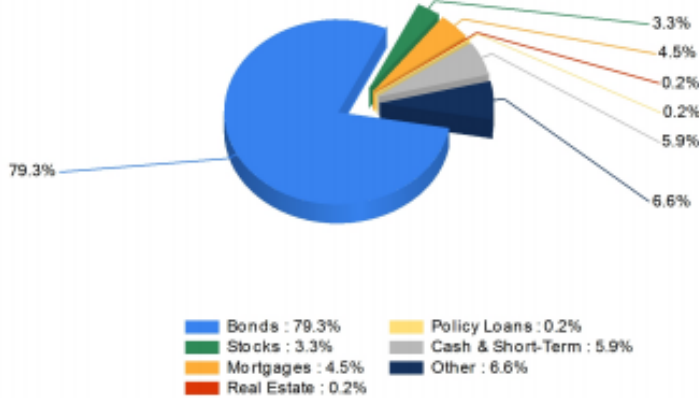
A.M. Best Company(Best's Rating, 15 ratings)	A+ (2)
Standard & Poor's(Fin. Strength, 20 ratings)	A+ (5)
Moody's(Fin. Strength, 21 ratings)	Aa3 (4)
Weiss(Safety Rating, 16 ratings)	B- (6)
Comdex Ranking(Percentile in Rated Companies)	92

## Assets & Liabilities

Total Admitted Assets	35,797,153
Total Liabilities	32,899,961
Separate Accounts	20,406
Total Surplus & AVR	3,307,893
As % of General Account Assets	9.2%

## Invested Asset Distribution

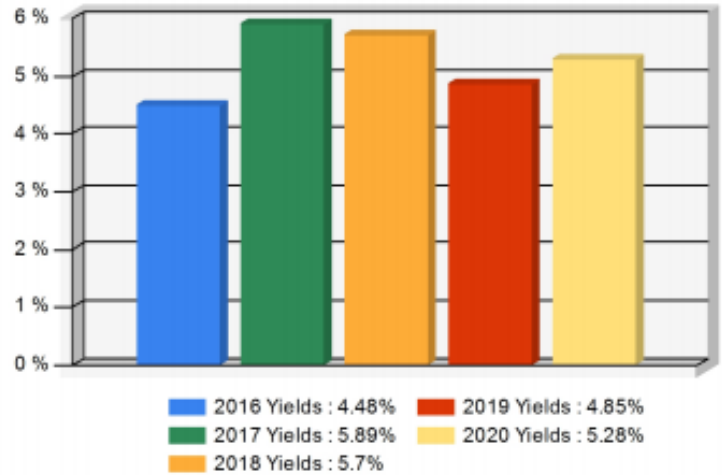
Total Invested Assets 34,790,019



Distribution of the invested assets

## 5 Year Investment Yields

5 Year Average 5.24%



Net yield on mean invested assets

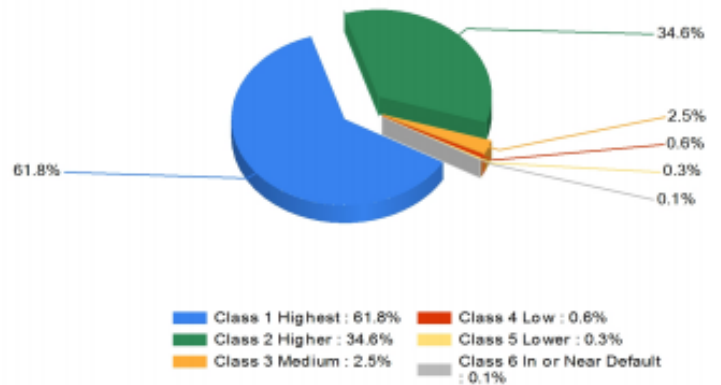
## Non-Performing Assets

Bonds In or Near Default	0.5%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	0.5%
As a Percent of Invested Assets	0.0%

## Income & Earnings

Total Income	-337,588
Net Premiums Written	-2,716,039
Earnings Before Dividends and Taxes	340,754
Net Operating Earnings	402,686

## Bond Quality



Distribution of bond classes



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