

# Fixed Annuity Hot List

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January 03, 2018

800-373-9697

AGENT USE ONLY

## Fixed Indexed Annuities

Diverse selection products and carriers to best fit clients needs.

### Products Offering:

- \* 5 year surrender with high caps & no income rider required
- \* Bonus products work well with flexible premiums
- \* Uncapped strategies with volatility control

## A Fixed Option For 2017 IRA

Flexible premiums products for starting IRA and Non-qualified savings.

### Products Offer:

- \* Fully Liquid FPDA for combining qualified funds
- \* Low premiums with strong minimum guarantees to up to 2.50%
- \* Rate guarantees up to 3.25% for 6 years on \$2,000 qualified premium

(Note: \$500,000 Would Accumulate To \$605,773 Assuming No Withdrawals Are Made!)

## Highest Percentage Of Lifetime Income Now

Clients can spend their nest egg now and have it last a lifetime.

- \* Male 63 = \$2,456.49 (5.90% Annually)    \* Female 63 = \$2,374.41 (5.70% Annually)
- \* Male 67 = \$2,669.56 (6.41% Annually)    \* Female 67 = \$2,566.67 (6.16% Annually)
- \* Male 72 = \$2,981.68 (7.16% Annually)    \* Female 72 = \$2,852.08 (6.84% Annually)

\$500,000 Non Qualified Premium - Life with Installment Refund - Monthly Income Starting In 1 Month  
Assuming 100% Cost Basis Exclusion Ratio from 70% - 78% | Call for details!  SPIAQUOTE.COM



- 3 Year Rate - 2.00% With Full Death Benefit & Withdrawals
- 5 Year Rate - 3.40% For all 5 Years - Enhanced Rate
- 6 Year Rate - 3.25% With Full Death Benefit & Withdrawals

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.



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February 07, 2018

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## 5 Year Fixed Indexed Annuity

Premium	Declared Rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission:
\$100,000+	3.00%	70%	6.10%	7.25%	75%	18 - 75 - 3.75%
\$10K - \$99.9K	2.85%	65%	5.85%	7.00%	70%	76 - 80 - 2.75%
						86 - 89 - 1.75%

5 Year Surrender 9% 8% 7% 6% 5% 0% - With MVA - NO MVA in AK, CA, PA, UT and VA  
Rates lower in AK, CA, PA, UT and VA - [Details](#) and call 800-373-9697

## 7 Year Fixed Indexed Annuity

Declared rate	S&P 500 Risk Control Annual Point-to-Point (Participation)	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual point-to-point with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission
2.85%	65%	<b>6.10%</b>	2.25%	7.00%	6.50%	70%	18 - 75 - 4.75%
							76 - 85 - 2.75%
							86 - 89 - 2.75%

7 Year Surrender 9% 8% 7% 6% 5% 4% 3% 0% - Minimum premium \$10,000 - [Details](#) and call 800-373-9697

## Multi-Year Guarantee Annuities - Top Product Rate Combo's



### 2.25%

### For All 3 Years Guaranteed

End Of Year Premium	Guaranteed Accumulation Value
1	\$511,250
2	\$522,753
3	\$534,515

Includes Withdrawals of interest. Full Death Benefit.

### 3.25%

### For All 5 Years And Includes

Interest Withdrawals In 30 Days + 10% after 1 year.  
Full Accumulation Value As Death Benefit.  
Non-Recurring 0% Surrender After Term  
Annuitize After 12 Months For Five Years  
No MVA + Nursing Care

### 21.15%

### In 6 Years!

End Of Year Premium	Guaranteed Accumulation Value
	\$500,000
1	\$516,250
2	\$533,028
3	\$550,352
4	\$568,706
5	\$586,706
6	\$605,774

Includes: Full Death Benefit Non Recurring Surrender

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# Deferred Annuity MYGA Hot List



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March 01, 2018

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## Multi-Year Guarantee Annuities - Rates Have Increased Overall!

3.55% For 5 Years

3.65% For 6 Years

3.75% For 7 Years

3.85% For 10 Years

Term	Guaranteed Interest Rate	Yield If Held No Withdrawals	Surrender Charges	Included Features	Carrier Rating & More Info
3 Years	2.50%	7.69%	7.9%, 7.0%, 6.2% <b>0.0% Thereafter</b> +/- MVA 1st 3 Years	NONE	B++
3 Years	2.55% (100K)	7.85%	7%, 7%, 7% MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A++
3 Years	2.20%	6.75%	8%, 7%, 6% <b>0% Thereafter</b> +/- MVA 1st 3 Years	Full Death Benefit Interest Withdrawals Waivers	B++
4 Years	3.00%	12.55%	10% ,9% ,8%, 7% 30 Day Exit Window Recurring W/MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
5 Years FSD Pick	3.35%	17.91%	9%, 8%, 7%, 6%, 5, <b>0% Thereafter</b> NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
6 Years	3.40%	22.21%	8%, 7%, 7%, 6%, 5%, 4%, <b>0% Thereafter</b> MVA	Full Death Benefit Interest Withdrawals	B++
6 Years	3.50%	22.93%	10% ,9% ,8%, 7% , 6%, 5% 30 Day Exit Window Recurring W/MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
7 Years	3.60%	28.09%	9%, 8%, 7%, 6%, 5, <b>0% Thereafter</b> NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
10 Years	3.70%	43.81%	7%, 6%, 5%, 4%, 3%, 2%, 1%, 1%, 1%, 0.75% w/ MVA	Full Death Benefit Interest & 10% Withdrawals	B++

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FSD FINANCIAL SERVICES | 5530 CORBIN AVE #101 | CA INSURANCE LICENSE #0B67385 | RATES SUBJECT TO CHANGE | FSD 373R | AGENT USE



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April 09, 2018

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## Multi-Year Guarantee Annuities - Rates Have Increased Again!

3.10% For 4 Years

3.35% For 5 Years

3.60% For 6 Years

3.85% For 7 Years

5 Year Walk Away

4.00% Year 1

3.00% Years 2-5

Includes free withdrawals of accumulated interest. full death benefit, nursing & disability waivers  
Full liquid after the 5 year interest rate term | Not available in CT, DE, MA, MN, NH, NJ, NY, RI



## Immediate Annuities For The Highest Percentage Of Lifetime Income Now

Premium Needed For Lifetime Income Payment Of \$5,000 Monthly

* Male 63 = \$928,574	* Female 63 = \$990,736
* Male 65 = \$882,549	* Female 65 = \$946,040
* Male 67 = \$834,726	* Female 67 = \$899,018
* Male 72 = \$715,874	* Female 72 = \$778,113
* Male 75 = \$636,733	* Female 75 = \$693,456

Clients can use a SPIA's to cover their monthly expenses.

2.75%

For 3 Years

## Walk Away Enhanced MYGA

Premium	\$500,000 @ 2.75%
End Of Year 1	\$513,750
End Of Year 2	\$527,878
End Of Year 3	\$542,394

Not One Of Those  
Repeating Surrenders

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# Fixed Rate Annuity MYGA Hot List



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May 01, 2018

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Term	Guaranteed Interest Rate	Yield If No Withdrawals	Surrender Charges	Included Features	Carrier A.M Best
Monthly <a href="#">Details</a>	1.00%	N/A	0% None / No MVA	Liquid	B++
3 Years <a href="#">Details</a>	2.75%	8.48%	7.9%, 7.0%, 6.2% <b>0% Thereafter</b> +/- MVA 1st 3 Years	NONE	B++
3 Years Details Call	2.55% (100K+)	7.85%	7%, 7%, 7%MVA	Full Death Benefit Interest & 10% Withdrawals	A++
3 Years <a href="#">Details</a>	2.20%	6.75%	8%, 7%, 6% <b>0% Thereafter</b> +/- MVA 1st 3 Years	Full Death Benefit Interest Withdrawals Waivers	B++
4 Years <a href="#">Details</a>	3.25%	12.99%	10% ,9% ,8% ,7% 30 Day Exit Window Recurring W/MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
5 Years <a href="#">Details</a>	3.20%	17.06%	8%, 7%, 6%, 5%, 4% <b>0% Thereafter</b> MVA	Full Death Benefit Interest Withdrawals Waivers	A
5 Years <a href="#">Details</a>	3.60%	19.34%	9%, 8%, 7%, 6%, 5, <b>0%</b> <b>Thereafter</b> NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
5 Years <a href="#">Details</a>	3.25%	17.34%	8.5%, 7.5%, 7%, 6%, 0% Thereafter / NO MVA	Full Death Benefit Interest Withdrawals	A-
5 Years <a href="#">Details</a>	3.65%	19.63%	9%, 8%, 7%, 6%, 5%, 30 Day Window <b>PRIOR</b> To End Of Period	None	B++
5 Years <a href="#">Details</a>	3.70% 4.50% Year 1 3.50% Years 2-5	19.05%	9%, 8%, 7%, 6%, 5%, 30 Day Window <b>PRIOR</b> To End Period	None	B++
6 Years <a href="#">Details</a>	3.40%	22.21%	8%, 7%, 7%, 6%, 5%, 4%, <b>0%</b> <b>Thereafter</b> MVA	Full Death Benefit Interest Withdrawals	B++
6 Years <a href="#">Details</a>	3.75%	24.72%	10% ,9% ,8% ,7% , 6%, 5% 30 Day Exit Window Recurring W/MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	A-
6 Years <a href="#">Details</a>	3.82% 4.65% Year 1 3.65% Years 2-6	25.19%	9%, 8%, 7%, 6%, 5%, 5% 30 Day Window <b>PRIOR</b> To End Of Period	None	B++
7 Years <a href="#">Details</a>	3.85%	30.27%	9%, 8%, 7%, 6%, 5, <b>0%</b> <b>Thereafter</b> NO MVA	Full Death Benefit Interest & 10% Withdrawals	B
10 Years <a href="#">Details</a>	3.70% (\$250K+)	43.81%	7%, 6%, 5%, 4%, 3%, 2%, 1%, 1%, 1%, 0.75% w/ MVA	Full Death Benefit Interest & 10% Withdrawals	B++
10 Years <a href="#">Details</a>	4.00% 4.90% Year 1 3.90% Years 2-10	48.02%	9%, 8%, 7%, 6%, 5%, 5%, 5%, 5%. 5% , 5% 30 Day Window <b>PRIOR</b> To End Of Period	None	B++

**Would you like an illustration for your client? - Click Here**

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June 05, 2018

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# 3.50%

## 5 Year Fixed Annuity Rate

5 Year Non-Repeating Surrender NO MVA  
Systematic Interest Withdrawals Allowed  
A- Rated Carrier | 2.00% Commission to 75

**Fixed Interest Rate**

# 3.10%

**For All 7 Years**

**7 YEAR FIXED MYGA  
Non-Repeating Surrender  
Free Interest Withdrawals**

**Commission**

# 4.00%

**For Ages 0-80**

## Lifetime Income With Client Liquidity Control - SPIA

Liquidate initial premium less any previous income payments and surrender charges.

Surrender charge is for 5 years declining: 5%, 4%, 3%, 2%, 1%, 0%. Liquidation will end payments

Lifetime Income With Lump Sum Cash Refund - Monthly Income Starting In 1 Year - NQ Full Cost Basis

Male 67 = 6.52% Annual Payment Stream - 74% Tax Exclusion

Male 72 = 7.51% Annual Payment Stream - 76% Tax Exclusion

Male 75 = 8.29% Annual Payment Stream - 77% Tax Exclusion

Female 67 = 6.10% Annual Payment Stream - 77% Tax Exclusion

Female 72 = 6.94% Annual Payment Stream - 81% Tax Exclusion

Female 75 = 7.60% Annual Payment Stream - 82% Tax Exclusion

# 5.00%

**Commission  
Up to age 85**

**Would you like a life or annuity illustration for your client? - [Click Here](#)**

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July 03, 2018

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**4.10%**  
**Guaranteed!**

## 7 Year Fixed MYGA Annuity Rate

7 Year Non-Repeating Surrender NO MVA  
10% Free withdrawal of after the first year  
32.48% Yield In 7 Years If Left To Accumulate

Fixed Interest Rate

**3.10%**

For All 3 Years



Fixed Interest Rate

**3.80%**

For All 5 Years

## 5 Year Fixed Indexed Annuity

Premium	Declared Rate	S&P 500 Risk Control annual point-to-point with par. rate	S&P 500 annual point-to-point with cap	iShares® U.S. Real Estate annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission:
\$100,000+	3.00%	70%	6.30%	7.25%	75%	18 - 75 - 3.75% 76 - 80 - 2.75% 86 - 89 - 1.75%
\$10K - \$99.9K	2.85%	65%	6.05%	7.00%	70%	

5 Year Surrender 9% 8% 7% 6% 5% 0% MVA - NO MVA in AK, CA, PA, UT and VA | Rates lower AK,CA,PA,UT,VA

## 7 Year Fixed Indexed Annuity

Premium	Declared Rate	S&P 500 Risk Control 10% Annual Point-to-Point (Participation)	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual pt-to-pt with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission
\$100K+	3.00%	70%	<b>6.40%</b>	2.50%	8.25%	7.25%	75%	18 - 75 4.75% 76 - 85 2.75% 86 - 89 2.75%
\$10K - \$99K	2.90%	65%	<b>6.15%</b>	2.30%	7.75%	7.00%	70%	

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August 01, 2018

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# 4.10% Guaranteed!

## 7 Year Fixed MYGA Annuity Rate

7 Year Non-Repeating Surrender NO MVA  
10% Free withdrawal of after the first year  
32.48% Yield In 7 Years If Left To Accumulate

### A la carte MYGA - Enhanced Rates - Add Riders As Desired For A Cost

## 4.00% For 5 Years

## 3.90% In CA and FL

CA & FL 0.10% Less as full death benefit is included.  
A 0.35% value for only 0.10% - Great Deal For CA & FL!

RMD Withdrawal Subtract 0.16%  
10% Withdrawal Subtract 0.08%  
Terminal Ill, Nursing Subtract 0.15%  
72t Withdrawal Subtract 0.05%  
Full Death Benefit Subtract 0.35%  
Interest Withdraw Subtract 0.08%

### All Inclusive MYGA - 10% Free Withdrawals - Full Death Benefit - RMD Friendly

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Q-\$5,000 NQ-\$10K-\$249K	<u>3.00%</u>	<u>3.05%</u>	3.25%	3.30%	3.40%	3.45%	3.50%	3.60%
\$250,000+	<u>3.10%</u>	<u>3.15%</u>	3.35%	3.40%	3.50%	3.55%	3.60%	3.70%
Commission 0-80	1.00%	1.75%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%



## WHAT WILL LAST LONGER TIME OR MONEY?

# Immediate Annuities

## Working with agents to find the best lifetime income for their clients!

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September 12, 2018

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## SPLIT ANNUITY DESIGN

<b>\$500,000</b>	
Allocate <b>\$124,922.00</b> to a Period Certain Immediate Annuity	Allocate <b>\$375,078.00</b> to purchase a 7-year Deferred Annuity
Annuitant receives <b>\$1,610.58</b> Per month for 7 Years Guaranteed  (TAX-EXCLUDED 92% Based on 100% Cost Basis)	Current Interest Rate  <b>4.19%</b>  5.05% Year 1 then 4.05% Years 2- 7 Over For 7 Years
After 7 years a GUARANTEED, <b>\$500,000</b> will be available.	

## Multi-Year Guarantee Annuity - MYGA Rates

Term	Guaranteed Interest Rate	Yield If No Withdrawals	Surrender Charges	Included Features	Carrier A.M Best
Monthly <a href="#">Details</a>	1.25%	N/A	0% None / No MVA	Liquid	B++
3 Years <a href="#">Details</a>	2.75%	8.48%	7.9%, 7.0%, 6.2% <b>0% Thereafter</b> +/- MVA 1st 3 Years	NONE	B++
3 Years <a href="#">Details</a>	2.60%	8.00%	8%, 7%, 6% <b>0% Thereafter</b> +/- MVA 1st 3 Years	Full Death Benefit Interest Withdrawals Waivers	B++
4 Years <a href="#">Details</a>	3.05% - \$10K+ 3.15% - \$250K	12.77% 13.21%	7%, 6%, 5%, 4% (30 Day Exit Window Recurring) - MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B++
5 Years <a href="#">Details</a>	3.50%	18.77%	8.5%, 7.5%, 7%, 6%, 4% 0% Thereafter NO MVA	Full Death Benefit Interest Withdrawals Waivers	A-
5 Years <a href="#">Details</a>	3.80%	20.50%	9%, 8%, 7%, 6%, 5, <b>0% Thereafter</b> NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
5 Years <a href="#">Details</a>	4.00%	21.67%	9%, 8%, 7%, 6%, 5%, 30 Day Window <b>PRIOR</b> To End Of Period	None	B++
6 Years <a href="#">Details</a>	3.60%	23.64%	8%, 7%, 7%, 6%, 5%, 4%, <b>0% Thereafter</b> MVA	Full Death Benefit Interest Withdrawals	B++
7 Years <a href="#">Details</a>	4.10%	32.48%	9%, 8%, 7%, 6%, 5, <b>0% Thereafter</b> NO MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B
10 Years <a href="#">Details</a>	4.20%	50.90%	9, 8, 7, 6, 5, 5, 5, 5, 5% 30 Day Widow <b>PRIOR</b> To End Of Guarante -tee Period	NONE	B++

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**5 Year MYGA Rate  
True Walk-Away**

**3.85%**

Interest Withdrawals In 30 Days  
Full Accumulation Value Death Benefit  
Non-Recurring Surrender Charge  
No MVA + Confinement Waiver

**MYGA  
Rates Are**

**5 Year MYGA Rate  
True Walk-Away**

**4.35% Year 1**

**3.35% Years 2-5**

**3.55% 5 Year Average**

**3 Year MYGA Rate  
True Walk-Away**

**3.25%**

**2.00% Commission (0-90)**  
Non-Recurring Surrender Charges  
CA and FL Issue To Age 75

## Multi-Year Guarantee Annuity - MYGA Rates

Term	Guaranteed Interest Rate	Yield If No Withdrawals	Surrender Charges	Included Features	Carrier A.M Best / Base Commission
Monthly <a href="#">Details</a>	1.25%	N/A	0% None / No MVA	Liquid Full Death Benefit	B++ / 0.50% (1/12th Month)
3 Years <a href="#">Details</a>	<b>3.25%</b>	<b>10.07%</b>	7.9%, 7.0%, 6.2% <b>0% Thereafter</b> +/- MVA 1st 3 Years	NONE (FL full death benefit & CA if over 65 at issue)	B++ / 2.00% (0-90)
3 Years <a href="#">Details</a>	3.00%	9.27%	8%, 7%, 6% <b>0% Thereafter</b> +/- MVA	Full Death Benefit Interest Withdrawals Waivers	B++ / 2.00% (0-80)
4 Years <a href="#">Details</a>	3.05% - \$10K+ 3.15% - \$250K	12.76% 13.21%	7%,6%,5%,4% (30 Day Exit Window) Recurring ) - MVA	Full Death Benefit Interest & 10% Withdrawals + Waivers	B++ / 1.75% (0-75)
5 Years <a href="#">Details</a>	<b>3.85%</b>	20.79%	8.5%, 7.5%, 7%, 6%, 4% 0% Thereafter—NO MVA	Full Death Benefit Interest Withdrawals Waivers	A- / 2.00% (0-75)
5 Years <a href="#">Details</a>	<b>4.35% Year 1</b> <b>3.35% Years 2-5</b> (3.55% 5 Year Yield)	19.06%	8.1%, 7.3%, 6.4%, 5.5%, 4.5%, 0% Thereafter MVA	Full Death Benefit Interest Withdrawals	B++ / 2.00% (0-80)
5 Years <a href="#">Details</a>	4.00% (3.90% in CA & FL)	21.67% (21.08%)	9%, 8%, 7%, 6%, 5%, 30 Day Window <b>PRIOR</b> To End Of Period	None (CA & FL full death benefit)	B++ / 2.25% (0-80) Plus 0.75% Bonus
6 Years <a href="#">Details</a>	3.70%	24.36%	8%, 7%, 7%, 6%, 5%, 4%, <b>0%</b> <b>Thereafter</b> / MVA	Full Death Benefit Interest Withdrawals	B++ / 2.00%
7 Years <a href="#">Details</a>	4.10% (4.00% in CA & FL)	32.48% 31.59%	9%, 8%, 7%, 6%, 5%, 5%, 5% 30 Day Window <b>PRIOR</b> To End Of Period	None	B++ / 2.25% (0-80) Plus 0.75% Bonus
10 Years <a href="#">Details</a>	4.20% (4.10% in CA& FL)	50.90% 49.45%	9, 8, 7, 6, 5, 5, 5, 5, 5% 30 Day Widow <b>PRIOR</b> To End Of Guarantee Period	NONE	B++ / 2.75% 0-80) Plus 0.75% Bonus

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**4.10%**  
**Guaranteed!**

## 6 Year Fixed MYGA Annuity Rate

6 Year Non-Repeating Surrender  
Withdrawal Of Accumulated Interest  
27.26% Yield In 6 Years If Left To Accumulate

Capture | Combine | Distribute

**It's Liquid!**

Fully Liquid, Flexible & Tax Deferred

No Tricks Here:



- Clients nearing a 30 day window and a renewed surrender charge.
- Clients can lock in gains without making a long term commitment.
- Clients who want to regularly add premiums that can move anytime.
- Clients wanting to combine qualified funds.
- Issues to age 100 (85 in OK).
- Not available in AK, DC, DE, MN, NH, NY
- Guaranteed rate 1.25% for full first year.
- \$10,000 minimum
- More details [here](#)

SOLVE THIS QUESTION - WHAT WILL LAST LONGER, LIFE OR MONEY?

**Immediate Annuities**

SPIAQUOTE.COM

**A la carte MYGA - Add Riders As Desired @ Decreased Rate**

**4.00% For 5 Years**

**10% Withdrawal Subtract 0.08%**

**Terminal Ill, Nursing Subtract 0.15%**

**72t Withdrawal Subtract 0.05%**

**Full Death Benefit Subtract 0.35%**

**Interest Withdraw Subtract 0.08%**

**RMD Withdrawal Subtract 0.16%**

**3.90% In CA and FL**

CA & FL 0.10% Less as full death benefit is included.

A 0.35% value for only 0.10% - Great Deal For CA & FL!

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December 03, 2018

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**4.10%**  
**Guaranteed!**

## 6 Year Fixed MYGA Annuity Rate

6 Year Walk Away Non-Repeating Surrender  
Free withdrawals of interest after the first year  
27.26% Yield In 6 Years If Left To Accumulate

Fixed Interest Rate

**3.25%**

For All 3 Years



Fixed Interest Rate

**3.85%**

For All 5 Years

## A+ Top Quality

CLIENTS LOOKING FOR GROWTH?  
HOW ABOUT A MYGA WITH:

- NO FEES
- CLIENT FRIENDLY FEATURES
- WALK AWAY AFTER TERM

## 5 Year MYGA

**3.65% Rate  
Guaranteed**

## 7 Year Fixed Indexed Annuity

Premium	Declared Rate	S&P 500 Risk Control 10% Annual Point-to-Point (Participation)	S&P 500 annual point-to-point with cap	S&P 500 monthly sum with cap	iShares® U.S. Real Estate annual pt-to-pt with cap	GLD annual point-to-point with cap	S&P U.S. Retiree Spending annual point-to-point with par. rate	Commission
\$100K+ \$10K-99K	3.00%	70%	<b>6.40%</b>	2.50%	8.25%	7.25%	75%	18 - 75 <b>4.75%</b>
	2.90%	65%	<b>6.15%</b>	2.30%	7.75%	7.00%	70%	76 - 85 <b>2.75%</b>

CALL 800-373-9697 FOR ILLUSTRATIONS & CONTRACTING & SUPPORT.