

Attention! New Interest Rates! 2.30% For 3 Years 3.00% For 5 Years \$100,000 Minimum Premium

Available in CA & FL at <u>0.05% lower rate</u>. Not available in DE, DC, MT, ND, NY, SD

10% Free Withdrawals |Full Death Benefit

Rates as of 6/01/21 & subject to change.

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COMPARING INTEREST RATES OVER TIME 3.00% vs. 2.30% vs. 0.25%

| | 3.00% APY | 2.30% APY | 0.25% APY |
|--------------|---------------|---------------|---------------|
| Premium: | \$500,000.00 | \$500,000.00 | \$500,000.00 |
| End of year: | Account Value | Account Value | Account Value |
| 1 | \$515,000.00 | \$511,500.00 | \$501,250.00 |
| 2 | \$530,450.00 | \$523,264.49 | \$502,503.12 |
| 3 | \$546,363.50 | \$535,299.57 | \$503,759.38 |
| 4 | \$562,754.40 | \$547,611.48 | \$505,018.78 |
| 5 | \$579,637.04 | \$560,206.53 | \$506,281.33 |
| Results: | + \$79,637.04 | + \$60,206.53 | + \$6,281.33 |

On \$500,000 premium after 5 years:

A rate of 3.00% will earn \$19,430.51 more than a rate of 2.30%.

A rate of 3.00% will earn \$73,355.70 more than a rate of 0.25%.

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800-373-9697