

# WHICH OPTION WILL EARN MORE INTEREST?

#1—\$100.00 monthly from age 18—30 (12 years of premiums)

#2—\$100.00 monthly from age 30—60 (30 years of premiums)

Assumes a level  
3.20%  
compounding  
interest rate.

Displays the  
power of  
compounding  
over time!

START EARLY  
Less premium  
More interest

## ACCOUNT BALANCE

IT TAKES TO AGE 50  
AND \$9,600 MORE  
FOR THE LATE  
STARTER TO CATCH  
THE EARLY SAVER

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800-373-9697

Year	Age	Total Premium Ages 18—30	Age 18 Start \$100 monthly for 12 years	Total Premium Ages 30—60	Age 30 Start \$100 monthly for 30 years
1	19	\$1,200	\$1,238	\$0.00	\$0.00
2	20	\$2,400	\$2,516	\$0.00	\$0.00
3	21	\$3,600	\$3,835	\$0.00	\$0.00
4	22	\$4,800	\$5,196	\$0.00	\$0.00
5	23	\$6,000	\$6,601	\$0.00	\$0.00
6	24	\$7,200	\$8,051	\$0.00	\$0.00
7	25	\$8,400	\$9,547	\$0.00	\$0.00
8	26	\$9,600	\$11,091	\$0.00	\$0.00
9	27	\$10,800	\$12,684	\$0.00	\$0.00
10	28	\$12,000	\$14,328	\$0.00	\$0.00
11	29	\$13,200	\$16,025	\$0.00	\$0.00
12	30	\$14,400	\$17,776	\$0.00	\$0.00
13	31	\$14,400	\$18,345	\$1,200	\$1,238
14	32	\$14,400	\$18,932	\$2,400	\$2,516
15	33	\$14,400	\$19,538	\$3,600	\$3,835
16	34	\$14,400	\$20,163	\$4,800	\$5,196
17	35	\$14,400	\$20,809	\$6,000	\$6,601
18	36	\$14,400	\$21,474	\$7,200	\$8,051
19	37	\$14,400	\$22,162	\$8,400	\$9,547
20	38	\$14,400	\$22,871	\$9,600	\$11,091
21	39	\$14,400	\$23,603	\$10,800	\$12,684
22	40	\$14,400	\$24,358	\$12,000	\$14,328
23	41	\$14,400	\$25,137	\$13,200	\$16,025
24	42	\$14,400	\$25,942	\$14,400	\$17,776
25	43	\$14,400	\$26,772	\$15,600	\$19,584
26	44	\$14,400	\$27,629	\$16,800	\$21,449
27	45	\$14,400	\$28,513	\$18,000	\$23,374
28	46	\$14,400	\$29,425	\$19,200	\$25,360
29	47	\$14,400	\$30,367	\$20,400	\$27,410
30	48	\$14,400	\$31,339	\$21,600	\$29,525
31	49	\$14,400	\$32,341	\$22,800	\$31,709
32	50	\$14,400	\$33,376	\$24,000	\$33,962
33	51	\$14,400	\$34,444	\$25,200	\$36,287
34	52	\$14,400	\$35,547	\$26,400	\$38,686
35	53	\$14,400	\$36,684	\$27,600	\$41,163
36	54	\$14,400	\$37,858	\$28,800	\$43,718
37	55	\$14,400	\$39,069	\$30,000	\$46,356
38	56	\$14,400	\$40,320	\$31,200	\$49,077
39	57	\$14,400	\$41,610	\$32,400	\$51,886
40	58	\$14,400	\$42,941	\$33,600	\$54,785
41	59	\$14,400	\$44,316	\$34,800	\$57,777
42	60	\$14,400	\$45,734	\$36,000	\$60,864

AT AGE 60  **Total gain: \$31,334.00** **Total gain: \$24,864.00**

Young Client  
Male, Age 18

\$1,200.00 Initial Deposit

Year	Age	Deposit		Guaranteed			Current		
				Cash Value	Accum. Value	Interest Rate	Cash Value	Accum. Value	Interest Rate
1	19	\$1,200	\$0	\$1,139	\$1,238	3.20%	\$1,139	\$1,238	3.20%
2	20	1,200	0	2,307	2,481	1.75%	2,340	2,516	3.20%
3	21	1,200	0	3,521	3,745	1.75%	3,605	3,835	3.20%
4	22	1,200	0	4,780	5,032	1.75%	4,937	5,196	3.20%
5	23	1,200	0	6,087	6,341	1.75%	6,337	6,601	3.20%
6	24	1,200	0	7,443	7,673	1.75%	7,809	8,051	3.20%
7	25	1,200	0	8,848	9,028	1.75%	9,356	9,547	3.20%
8	26	1,200	0	10,303	10,407	1.75%	10,980	11,091	3.20%
9	27	1,200	0	11,810	11,810	1.75%	12,684	12,684	3.20%
10	28	1,200	0	13,238	13,238	1.75%	14,328	14,328	3.20%
<b>Yrs. 1 - 10</b>		<b>12,000</b>							
11	29	1,200	0	14,691	14,691	1.75%	16,025	16,025	3.20%
12	30	1,200	0	16,169	16,169	1.75%	17,776	17,776	3.20%
13	31	0	0	16,452	16,452	1.75%	18,345	18,345	3.20%
14	32	0	0	16,740	16,740	1.75%	18,932	18,932	3.20%
15	33	0	0	17,033	17,033	1.75%	19,538	19,538	3.20%
16	34	0	0	17,331	17,331	1.75%	20,163	20,163	3.20%
17	35	0	0	17,634	17,634	1.75%	20,809	20,809	3.20%
18	36	0	0	17,943	17,943	1.75%	21,474	21,474	3.20%
19	37	0	0	18,257	18,257	1.75%	22,162	22,162	3.20%
20	38	0	0	18,576	18,576	1.75%	22,871	22,871	3.20%
<b>Yrs. 1 - 20</b>		<b>14,400</b>							
21	39	0	0	18,901	18,901	1.75%	23,603	23,603	3.20%
22	40	0	0	19,232	19,232	1.75%	24,358	24,358	3.20%
23	41	0	0	19,569	19,569	1.75%	25,137	25,137	3.20%
24	42	0	0	19,911	19,911	1.75%	25,942	25,942	3.20%
25	43	0	0	20,259	20,259	1.75%	26,772	26,772	3.20%
26	44	0	0	20,614	20,614	1.75%	27,629	27,629	3.20%
27	45	0	0	20,975	20,975	1.75%	28,513	28,513	3.20%
28	46	0	0	21,342	21,342	1.75%	29,425	29,425	3.20%
29	47	0	0	21,715	21,715	1.75%	30,367	30,367	3.20%
30	48	0	0	22,095	22,095	1.75%	31,339	31,339	3.20%
<b>Yrs. 1 - 30</b>		<b>14,400</b>							
31	49	0	0	22,482	22,482	1.75%	32,341	32,341	3.20%
32	50	0	0	22,875	22,875	1.75%	33,376	33,376	3.20%
33	51	0	0	23,276	23,276	1.75%	34,444	34,444	3.20%
34	52	0	0	23,683	23,683	1.75%	35,547	35,547	3.20%

Prepared for:  
 Young Client  
 Male, Age 18

Elite 8 Annuity

\$1,200.00 Initial Deposit

Year	Age	Deposit	Withdrawal	Guaranteed			Current		
				Cash Value	Accum. Value	Interest Rate	Cash Value	Accum. Value	Interest Rate
35	53	0	0	24,098	24,098	1.75%	36,684	36,684	3.20%
36	54	0	0	24,519	24,519	1.75%	37,858	37,858	3.20%
37	55	0	0	24,948	24,948	1.75%	39,069	39,069	3.20%
38	56	0	0	25,385	25,385	1.75%	40,320	40,320	3.20%
39	57	0	0	25,829	25,829	1.75%	41,610	41,610	3.20%
40	58	0	0	26,281	26,281	1.75%	42,941	42,941	3.20%
<b>Yrs. 1 - 40</b>		<b>14,400</b>							
41	59	0	0	26,741	26,741	1.75%	44,316	44,316	3.20%
42	60	0	0	27,209	27,209	1.75%	45,734	45,734	3.20%
43	61	0	0	27,685	27,685	1.75%	47,197	47,197	3.20%
44	62	0	0	28,170	28,170	1.75%	48,707	48,707	3.20%
45	63	0	0	28,663	28,663	1.75%	50,266	50,266	3.20%
46	64	0	0	29,164	29,164	1.75%	51,875	51,875	3.20%
47	65	0	0	29,675	29,675	1.75%	53,535	53,535	3.20%
48	66	0	0	30,194	30,194	1.75%	55,248	55,248	3.20%
49	67	0	0	30,722	30,722	1.75%	57,016	57,016	3.20%
50	68	0	0	31,260	31,260	1.75%	58,840	58,840	3.20%
<b>Yrs. 1 - 50</b>		<b>14,400</b>							
51	69	0	0	31,807	31,807	1.75%	60,723	60,723	3.20%
52	70	0	0	32,364	32,364	1.75%	62,666	62,666	3.20%
53	71	0	0	32,930	32,930	1.75%	64,671	64,671	3.20%
54	72	0	0	33,506	33,506	1.75%	66,741	66,741	3.20%
55	73	0	0	34,093	34,093	1.75%	68,877	68,877	3.20%
56	74	0	0	34,689	34,689	1.75%	71,081	71,081	3.20%
57	75	0	0	35,296	35,296	1.75%	73,355	73,355	3.20%
58	76	0	0	35,914	35,914	1.75%	75,703	75,703	3.20%
59	77	0	0	36,543	36,543	1.75%	78,125	78,125	3.20%
60	78	0	0	37,182	37,182	1.75%	80,625	80,625	3.20%
<b>Yrs. 1 - 60</b>		<b>14,400</b>							
61	79	0	0	37,833	37,833	1.75%	83,205	83,205	3.20%
62	80	0	0	38,495	38,495	1.75%	85,868	85,868	3.20%
63	81	0	0	39,168	39,168	1.75%	88,615	88,615	3.20%
64	82	0	0	39,854	39,854	1.75%	91,451	91,451	3.20%
65	83	0	0	40,551	40,551	1.75%	94,378	94,378	3.20%
66	84	0	0	41,261	41,261	1.75%	97,398	97,398	3.20%
67	85	0	0	41,983	41,983	1.75%	100,514	100,514	3.20%
68	86	0	0	42,718	42,718	1.75%	103,731	103,731	3.20%

Year	Age	Deposit	Withdrawal	Guaranteed			Current		
				Cash Value	Accum. Value	Interest Rate	Cash Value	Accum. Value	Interest Rate
1	31	\$1,200	\$0	\$1,139	\$1,238	3.20%	\$1,139	\$1,238	3.20%
2	32	1,200	0	2,307	2,481	1.75%	2,340	2,516	3.20%
3	33	1,200	0	3,521	3,745	1.75%	3,605	3,835	3.20%
4	34	1,200	0	4,780	5,032	1.75%	4,937	5,196	3.20%
5	35	1,200	0	6,087	6,341	1.75%	6,337	6,601	3.20%
6	36	1,200	0	7,443	7,673	1.75%	7,809	8,051	3.20%
7	37	1,200	0	8,848	9,028	1.75%	9,356	9,547	3.20%
8	38	1,200	0	10,303	10,407	1.75%	10,980	11,091	3.20%
9	39	1,200	0	11,810	11,810	1.75%	12,684	12,684	3.20%
10	40	1,200	0	13,238	13,238	1.75%	14,328	14,328	3.20%
<b>Yrs. 1 - 10</b>		<b>12,000</b>							
11	41	1,200	0	14,691	14,691	1.75%	16,025	16,025	3.20%
12	42	1,200	0	16,169	16,169	1.75%	17,776	17,776	3.20%
13	43	1,200	0	17,673	17,673	1.75%	19,584	19,584	3.20%
14	44	1,200	0	19,203	19,203	1.75%	21,449	21,449	3.20%
15	45	1,200	0	20,760	20,760	1.75%	23,374	23,374	3.20%
16	46	1,200	0	22,344	22,344	1.75%	25,360	25,360	3.20%
17	47	1,200	0	23,957	23,957	1.75%	27,410	27,410	3.20%
18	48	1,200	0	25,597	25,597	1.75%	29,525	29,525	3.20%
19	49	1,200	0	27,266	27,266	1.75%	31,709	31,709	3.20%
20	50	1,200	0	28,964	28,964	1.75%	33,962	33,962	3.20%
<b>Yrs. 1 - 20</b>		<b>24,000</b>							
21	51	1,200	0	30,692	30,692	1.75%	36,287	36,287	3.20%
22	52	1,200	0	32,450	32,450	1.75%	38,686	38,686	3.20%
23	53	1,200	0	34,239	34,239	1.75%	41,163	41,163	3.20%
24	54	1,200	0	36,059	36,059	1.75%	43,718	43,718	3.20%
25	55	1,200	0	37,911	37,911	1.75%	46,356	46,356	3.20%
26	56	1,200	0	39,795	39,795	1.75%	49,077	49,077	3.20%
27	57	1,200	0	41,713	41,713	1.75%	51,886	51,886	3.20%
28	58	1,200	0	43,664	43,664	1.75%	54,785	54,785	3.20%
29	59	1,200	0	45,649	45,649	1.75%	57,777	57,777	3.20%
30	60	1,200	0	47,669	47,669	1.75%	60,864	60,864	3.20%
<b>Yrs. 1 - 30</b>		<b>36,000</b>							
31	61	0	0	48,503	48,503	1.75%	62,812	62,812	3.20%
32	62	0	0	49,352	49,352	1.75%	64,822	64,822	3.20%
33	63	0	0	50,215	50,215	1.75%	66,896	66,896	3.20%
34	64	0	0	51,094	51,094	1.75%	69,036	69,036	3.20%

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