



ISDA ANNUITIES AT A GLANCE CHART

Product Name	Current Interest Rate Compounded Daily	Issue Ages	Minimum Deposit ----- Maximum First-Year Deposit	Current Interest Guarantee Period	Minimum Guaranteed Interest Rate	Additional Deposits	Surrender Charge Per Year	Free Withdrawals Without ISDA Surrender Charges**
MEGA Flex 8 8 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Years 2-8 5.25% <hr/> Yr. 9 Renewal Interest Rate is Min Contract Guarantee Rate	6.00% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- Max \$1,000,000 (Q/NQ)	1st Year Only	2.65%	Yes*	Year 1 - 9% Year 2 - 9% Year 3 - 8% Year 4 - 7% Year 5 - 6% Year 6 - 5% Year 7 - 4% Year 8 - 3%	<ul style="list-style-type: none"> 10% of cash value at 1st anniversary (contractual) RMD for qualified plans Death of annuitant Annuitization 8-year minimum Additional deposits do not reset penalty period ***Nursing Home
MEGA Flex 5 5 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Years 2-5 5.50% <hr/> Yr. 6 Renewal Interest Rate is Min Contract Guarantee Rate	6.00% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- Max \$875,000 (Q/NQ)	1st Year Only	2.65%	Yes*	Year 1 - 9% Year 2 - 9% Year 3 - 8% Year 4 - 7% Year 5 - 6%	<ul style="list-style-type: none"> 10% of cash value at 1st anniversary (contractual) RMD for qualified plans Death of annuitant Annuitization 5-year minimum Additional deposits do not reset penalty period ***Nursing Home
MEGA Flex 3 3 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Years 2-3 3.00% <hr/> Yr. 4 Renewal Interest Rate is Min Contract Guarantee Rate	3.00% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- Max \$875,000 (Q/NQ)	1st Year Only	2.65%	Yes*	Year 1 - 9% Year 2 - 9% Year 3 - 8%	<ul style="list-style-type: none"> 10% of cash value at 1st anniversary (contractual) RMD for qualified plans Death of annuitant Annuitization 3-year minimum Additional deposits do not reset penalty period (No Nursing Home)



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MEGA Flex 2 2 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Year 2 3.00% <hr/> Yr. 3 Renewal Interest Rate is Min Contract Guarantee Rate	3.00% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- Max \$1,000,000 (Q/NQ)	1st Year Only	2.65%	Yes*	Year 1 - 9% Year 2 - 9%	<ul style="list-style-type: none"> • 10% of cash value at 1st anniversary (contractual) • RMD for qualified plans • Death of annuitant • Annuitization 2-year minimum • Additional deposits do not reset penalty period (No Nursing Home)
MEGA Choice 2 2 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Year 2 3.00% <hr/> Yr. 3 Renewal Interest Rate is Min Contract Guarantee Rate	3.00% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- Max \$1,000,000 (Q/NQ)	1st Year Only	2.65%	Yes*	Year 1 - 9% Year 2 - 0%	<ul style="list-style-type: none"> • RMD for qualified plans • Death of annuitant • Annuitization 2-year minimum • Additional deposits do not reset penalty period • 2nd year 0% surrender charge (No Nursing Home)



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Platinum 8 8 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Year 2 - 8 5.25%	5.75% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- Max \$1,000,000 (Q/NQ)	1 st Year Only	2.65%	Yes*	Year 1 - 7% Year 2 - 6% Year 3 - 5% Year 4 - 5% Year 5 - 4% Year 6 - 3% Year 7 - 2% Year 8 - 1%	<ul style="list-style-type: none"> 10% of cash value at 1st anniversary (contractual) Plus 5% of cash value at 1st anniversary (fraternal benefit) RMD for qualified plans Death of annuitant Annuitization 8-year minimum Additional deposits do not reset penalty period ***Nursing Home
Elite 8 8 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Year 2 - 8 5.00%	6.00% Effective Annual Yield	0-95 Current Age	\$300 Min. Deposit or \$25 monthly ACH ----- Max \$4,999 (Q/NQ)	1 st Year Only	2.65%	Yes*	Year 1 - 8% Year 2 - 7% Year 3 - 6% Year 4 - 5% Year 5 - 4% Year 6 - 3% Year 7 - 2% Year 8 - 1%	<ul style="list-style-type: none"> 10% of cash value at 1st anniversary (contractual) Plus 5% of cash value at 1st anniversary (fraternal benefit) RMD for qualified plans Death of annuitant Annuitization 8-year minimum Additional deposits do not reset penalty period ***Nursing Home
Gold 5 5 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Year 2 - 5 4.00%	4.50% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- Max \$750,000 (Q/NQ)	1 st Year Only	2.65%	Yes*	Year 1 – 5% Year 2 – 4% Year 3 – 2% Year 4 – 2% Year 5 – 1%	<ul style="list-style-type: none"> 10% of cash value at 1st anniversary (contractual) Plus 5% of cash value at 1st anniversary (fraternal benefit) RMD for qualified plans Death of annuitant Annuitization 5-year minimum Additional deposits do not reset penalty period ***Nursing Home



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Titanium 3 3 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Year 2 - 3 3.00%	3.00% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- Max \$600,000 (Q/NQ)	1 st Year Only	2.65%	Yes*	Year 1 – 5% Year 2 – 4% Year 3 – 2%	<ul style="list-style-type: none"> 10% of cash value at 1st anniversary (contractual) Plus 5% of cash value at 1st anniversary (fraternal benefit) RMD for qualified plans Death of annuitant Annuitization 3-year minimum Additional deposits do not reset penalty period (No Nursing Home)
Silver 2 2 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Year 2 3.00%	3.00% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- Max \$500,000 (Q/NQ)	1 st Year Only	2.65%	Yes*	Year 1 – 4% Year 2 – 4%	<ul style="list-style-type: none"> 10% of cash value at 1st anniversary (contractual) Plus 5% of cash value at 1st anniversary (fraternal benefit) RMD for qualified plans Death of annuitant Annuitization 2-year minimum Additional deposits do not reset penalty period ***Nursing Home
Liquid 2 2 Yr. FLEX Annuity <hr/> Non- Guaranteed Renewal Interest Rate Year 2 3.00%	3.00% Effective Annual Yield	0-95 Current Age	\$5,000 Min. Deposit ----- Max \$500,000 (Q/NQ)	1 st Year Only	2.65%	Yes*	Year 1 – ½% Year 2 – ½%	<ul style="list-style-type: none"> 10% of cash value at 1st anniversary (contractual) Plus 5% of cash value at 1st anniversary (fraternal benefit) RMD for qualified plans Death of annuitant Annuitization 2-year minimum Additional deposits do not reset penalty period (No Nursing Home)



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Millennial Elite 8 8 Yr. FLEX Annuity Non-commissionable Non-Guaranteed Renewal Interest Rate Year 2 – 8 5.00%	7.00% Effective Annual Yield	0-40 Current Age	\$300 Min. Deposit or \$25 to \$250 monthly ACH ----- Max \$3,000 In any year (Q/NQ)	1st Year Only	2.65%	Yes*	Year 1 - 8% Year 2 - 7% Year 3 - 6% Year 4 - 5% Year 5 - 4% Year 6 - 3% Year 7 - 2% Year 8 - 1%	<ul style="list-style-type: none"> 10% of cash value at 1st anniversary (contractual) Death of annuitant Annuitization 8-year minimum Additional deposits do not reset penalty period
SPIA 2 yr. SPIA 3-9 yrs. SPIA 10+yrs.	3.50% 4.25% 4.50%	0-90 Current Age	Min \$10,000 ----- Max \$1,000,000	Rate Locked at Issue	Rate Locked at Issue	NO	N/A	<ul style="list-style-type: none"> Examples of Payout Options are: Period Certain, Life, Life with No Refund, Installment Refund, Joint & Survivor options, Period Certain & Life Options Longer payout options are available. Contact Home Office for details Call 800-457-4732



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Deposit Agreement	4.00%	N/A	Min \$1,000 ----- Max \$100,000	1 st Year Only	1.00%	YES	NO	<ul style="list-style-type: none"> • One withdrawal per quarter • Non-Profit Organizations • Not for Profit Organizations • The minimum Account Balance Required is \$1,000

* The IRS may limit annual deposits into qualified accounts. Please consult a tax advisor for more information.

** Withdrawals before age 59 ½ may be subject to IRS early withdrawal penalty. Consult a tax advisor for specific tax consequences.

*** Fraternal benefit waives the declining surrender penalty in case of nursing home confinement. See the ISDA Illustration Software report for details.

ISDA IS Licensed IN THE FOLLOWING STATES: AZ, CO, CT, FL, IL, IN, MD, NJ, NV, OH, PA, RI, TX, VA, WI, WV

Available Qualified Plans: Keogh, Simple HSA, SEP, IRA, Roth, Coverdell Education Savings Account.

Access the illustration software: <https://viscalc.app/invite/isda>