










RASBERRY AGENCY, LTD. (800) 532-6715

Linda Youngblood, Annuity Brokerage Consultant

10 -YEAR				
Product	Vision Maximizer 4/5/2010	Global Bonus 4/5/2010	Secure Opportunities Plus 3/17/2010	Secure Index Outlook SPDA/ NO MVA! 3/17/10
Bonus	5%	5%	5.00%	3.00%
Minimum Premium	\$20,000 NQ-Q	\$15,000 NQ-Q	\$15,000 NQ-Q	\$15,000 NQ-Q
Issue Age	0-75	0-80	0-80	0-80
Minimum Guarantee	90% @2%	100% @2%	87.5% @ 2.0%	87.5% @ 2.0%
Index Methods	100% Par AR P-t-P Cap: 5.75% Mthly Avg Spread: 4.0% AR P-t-P- Par Rate: 35% Fixed Rate: 2.65%	Multiple Index Cap: 5.50% Mthly Additive Cap: 1.90% Par Rate: 35% Fixed Rate: 2.60%	\$75K + AR P-t-P Cap: 6.75% Mthly Cap: 2.60% Fixed Rate: 2.40% \$15k - \$74,999 AR P-t-P Cap: 5.75% Mthly Cap: 2.25% Fixed Rate: 2.40%	\$75K + AR P-t-P Cap: 6.75% Mthly Cap: 2.60% Fixed Rate: 2.40% \$15k - \$74,999 AR P-t-P Cap: 5.75% Mthly Cap: 2.25% Fixed Rate: 2.40%
Surrender Charges	17,16,15,14,13,10,9,8,7,6,0	10,10,10,10,10,9,8,7,6,4,0	10,10,10,10,9,8,7,6,5,4,	9,8,7,6,5,4,3,2,1,
Liquidity	10% after 1 year	10% after 1 year	10% after 1 year	10% Immediately
Waivers/Riders	Extended Care Rider	Extended Care	Terminal Illness Nursing Home	Terminal Illness Nursing Home
Death Benefit	Account Value	Account Value	Account Value	Account value
Other Features			Income Protector Rider (.40 bpts)	
Commission	0-75= 8%	0-75 = 7% 76-80 - 4.50%	0-80 = 7.0%	0-75 = 7.0% 76-80 = 5.75%






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Product	OptiPoint 10 4/1/2010	Saver's Index Premier 4/1/2010	Saver's Index Annuity III 4/1/2010	Enhanced Choice 10 4/1/2010
Bonus	\$100K Yrs 1-4 4.0% <\$100k yrs 1-4 3.0%	3%	N/A	5.00%
Minimum Premium	\$5,000 NQ - \$2,000 Q Add'l Prem. \$50 minimum	\$10,000 NQ - A	\$10,000 NQ, \$3,000 Q Add'l Prem. \$250	\$5,000 NQ-Q
Issue Age	0-80	0-85	0-90 Owner, 0-85 Annuitant	0-85 NQ; 0-80 Q
Minimum Guarantee	100% @ 1.80%	100% @ 1.25%	90% @ 3.0%	87.5% @ 1.0%
Index Methods	Perf. Triggered: 4.60% 2-Yr P-t-P Cap: 10.90% 2-Yr Mthly Cap: 2.90% Fixed Rate: 2.55%	100k + 1-yr AR P-t-P Cap: 5.50% 1-Yr Low Watermark: 5.30% 1 - Yr Mthly Avg: 5.25% Mthly Cap: 1.90% Fixed Rate: 1.25% < \$100k 1-yr AR P-t-P Cap: 5.00% 1-Yr Low Watermark: 4.80% 1 - Yr Mthly Avg: 4.75% Mthly Cap: 1.80% Fixed Rate: 1.25%	< \$100k 60% Par Cap: 5.50% 100% Par Cap: 5.0% >\$100k 60% Par Cap 6.00% 100% Par Cap: 5.50%	Quarterly P-t-P Cap: 2.50% Monthly Avg Cap: 5.00% Fixed Rate: 2.70% year 1 1.70% 2-8 NEW: AP2P Cap (S&P): 5.0% NEW: MP2P Cap (S&P): 2.25%
Surrender Charges	10,9,8,7,6,5,4,3,2,1,0	12,11,10,9,8,7,6,5,4,3,0	10,9,8,7,6,5,4,3,2,1	10,10,10,9,5,9,8,7,6,4,2
Liquidity	10% Immediately	10% after 1 year	10% after 1 year	10% after 1 year
Waivers/Riders	Nursing Home Terminal Illness	Terminal Illness Nursing Home Unemployment	Terminal Illness Nursing Home Unemployment	Terminal Illness Confinement Waiver
Death Benefit	Account Value	Account Value	Account Value	Account value
Other Features	No rolling surrender charges	No Charge Income Rider! Enhanced Income Rider	Bail Out	
Commission	0-75 = 7.0% 76-80 = 4.75%	0-75 = 7.25% 76-85 = 5.075%	0-75 = 8.0% 76-80 = 5.50%	0-75 = 7.0% 76-80 = 5.0% 81-85 = 3.0%







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10 -YEAR				
Product	NA Paramount Choice Ten NOW AVAILABLE!! 4/12/10	Destination Income 125 4/1/2010	MultiChoice IncomeXtra 4/2/2010	Retirement Gold FPDA 11/4/09
Bonus	10% premium yrs 1-6	25% Income ONLY	8% premiums yrs 1-2	10% all 1st year premium * Vested over 14 years
Minimum Premium	\$25,000 NQ-Q	\$25,000 NQ-Q	\$5,000 NQ-Q	\$5,000 NQ-Q
Issue Age	0-79	0-85	0-78	0-78
Minimum Guarantee	100% @ 3%	87.5% @ 1.0%	87.5% @ 2.25%	87.5% @ 2.25%
Index Methods	S&P: Mth Avg:4.65%;APP Cap 4.15% Mth P-t-P cap: 1.90% DJIA: Mth Avg: 3.00%; APP Cap 3.00% S&P Mid: Mth Avg: 3.00%; APP Cap 3.00% Russell 2000: Mth Avg: 3.00%; APP Cap 3.00% NASDAQ: App Cap 3.00%; Mth PtP 1.15% DJ EuroSTOXX 50: APP Cap: 3.15% Lehamn Bros: APP Cap: 3.00% 1.802.45%	Mthly P-t-P Cap: 1.25% (Ultra) Mthly P-t-P Cap: 1.00% (High) Mthly P-t-P Cap: .75% (Low) Fixed Rate: 2.00% Ultra \$250k High \$100k - \$249,999k Low \$25k - \$99,999k	\$25k - \$74,999 AR P-t-P Cap S&P: 4.25% Mthly Cap Index: 1.90% P-t-P Par: 25% AR P-t-P Cap Hang Seng: 4.00% AR P-t-P Dow EURO Stoxx: 4.00% Multiple Index Cap: 4.00% Avg Index Cap: 4.50% Fixed Rate: 2.00% ** Call for rates over \$75,000	S&P Mthly Avg Par: 30% S&P Mthly Avg Cap: 6.00% S&P AR P-t-P Par: 25% S&P AR P-t-P Cap: 6.0% S&P 500 Mthly P-t-P Cap: 2.40% Fixed Rate: 2.90% * SC - Bonus = 6% Age 74-78 = 5%
Surrender Charges	9,9,8,7,6,5,4,3,2,1	12,12,11,10,9,8,7,6,4,2,0	12,12,12,11,10,9,8,7,6,4,	12.5,12,12,11,10,9,8,7,6,4
Liquidity	10% after 1 year	10% Immediately	10% immediately/20% Cumulative	10% after 1 year
Waivers/Riders	Nursing Home (75) Income Rider (2) options	Nursing Home Termination Illness Increase Death (.60% Optional)	Nursing Home Home Health Care Terminal Illness	Confinement (under 75) Terminal Illness
Death Benefit	Account Value	Account Value	Account Value	
Other Features	NO Rolling Surrender Charges!	Income Rider grows at 5%	Lifetime Pay Rider - .60 bpts Lifetime Plus Rider - .75bpts	Lifetime Income Benefit Bonus Vesting 14 Years
Commission	0-75 = 6.5% yr 2-3 = 2.0% yr 4-9 = .05% Reduce .25% 76-79	0-75 = 7.50% 76-85 = 5.00% 1% less in SC	0-75 = 7.00% yr 1, 3.50% 2-5 76-78 = 5.0% yr 1, 2.50% 2-5	0-78 = 6.00% year 1 0-78 = 1.05% year 2 0-78 = 1.15% year 3 * Call for SC Commission


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10- Year Product	 ANICO Strategy Index Annuity 4/1/2010	 MultiChoice IncomeElite 4/1/2010	 SunLife 12/9/2009	 ValueLock 10 4/1/2010
Bonus	N/A	N/A	N/A	5.00%
Minimum Premium	\$5,000 NQ \$4,000 Q	\$5,000 NQ Q	\$10,000 NQ & Q	\$5,000 NQ \$4,000 Q
Issue Age	0-85	0-78	0-85 NQ; 0-75 Q	0-80
Minimum Guarantee	90% @ 1.0%		90% @ 1.75%	90% @ 1.75%
Index Methods	AR 100% Par Cap: 5.80% Fixed Rate: 2.00%	\$5,000 - \$74,999 S&P 500 P-t-P- Cap: 4.25% P-t-P Mthly Cap: 1.90% P-t-P Participation Rate: 25% Hang Seng P-t-P Cap: 4.00% Dow Jones P-t-P Cap: 4.00% \$75,000 + S&P 500 P-t-P- Cap: 5.75% P-t-P Monthly Cap: 2.15% P-t-P Participation Rate: 25% Hang Seng P-t-P Cap: 5.00% Dow Jones P-t-P Cap: 5.00% Fixed Strategy: 2.55%	Monthly Average 1 year term = 30% Par 10% cap 5 year term = 80% par 7 year term = 100% par 10 year term = 100% par Discontinued after 12/31/09	Term P-t-P with Monthly Avg. NO CAP
Surrender Charges	9,9,8,7,6,5,4,3,2,1	12,12,12,11,10,9,8,7,6,4,0	Varies with guarantee	12,12,11,10,9,8,7,6,5,3
Liquidity	10% after 1 year	10% immediately	Vested schedule	10% after 1 year
Waivers/Riders	Nursing Home Disability	Nursing Home, Disability, Terminal Early Income, Lifetime Pay, Home Health Waiver, Checkbook access.	No Riders	Nursing Home Terminal Illness Disability
Death Benefit	Account Value	Account Value	Account Value = 30 days from death	Account Value
Other Features	ROP (Charge) Lifetime Income, Enhanced Death	Lifetime Pay Rider		Lock-in Gains anytime
Commission	0-75 = 8.0% 76-80 = 6.50% 81-85 = 5.0%	0-75 = 7.0% yrs 2-5 = 3.50% 76-78 = 5.0% yrs 2-5 = 2.50%	1 yr 0-80 = 1.00% 81-85=.50% 5 yr 0-80 = 5.0% 81-85 = 1.00% 7 yr 0-80 = 7.00% 81-85 = 3.0%	0-75 = 10% 76-80 = 8.0%