







RASBERRY AGENCY, LTD. (800) 532-6716

Linda Youngblood, Annuity Brokerage Consultant

				
9-Year	HorizonIndex 9	Vision Advantage 9	Envoy 9	OptiChoice 9
Product	12/27/2011	12/27/2011	1/18/2012	1/1/2012
Bonus	4%	N/A	N/A	N/A
Minimum Premium	\$5,000 NQ-Q	\$15,000 NQ-Q	\$15,000 NQ-Q	\$5,000 NQ, \$2,000 Q Add'l Prem. \$50
Issue Age	0-85	0-80	0-80	0-80
Minimum Guarantee	90% @ 1.0%	90% @ 1.0%	1.0% on 87.5%	100% @ 1.00%
Index Methods	Mthly P-t-P Cap: 1.50% 2 Year P-t-P cap:6.75% Fixed Rate: 1.200% Not availble in AK, OK	100% Par - AR P-t-P Cap: 4.50% 80% Par - AR P-t-P Cap: 4.75% Mthly Avg Spread: 7.0% Fixed Rate: 2.00%	\$75K + AR P-t-P Cap: 4.00% Fixed Rate: 1.50% \$15k - \$74,999 AR P-t-P Cap: 2.50% Fixed Rate: 1.50%	\$100k + Perf. Triggered: 2.50% Mthly Cap: 1.60% Mthly Avg Spread: 9.00% Fixed Rate: 1.30% Under \$100k Perf. Triggered: 2.50% Mthly Cap: 1.50% Mthly Avg Spread: 9.00% Fixed Rate: 1.15%
Surrender Charges	10,10,9,8,7,6,4,2,0	10,9,8,7,6,4,3,2,0	9,9,9,8,7,6,5,4	9,8,7,6,5,4,3,2,1,
Liquidity	10% after 1 year	10% after 1 year	10% Immediately	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	6-yr MYG for Fixed Lifetime Income Builder Rider 0.75bpts	Lifetime Income Builder Rider	Annuitization after 1 year Income Protector Withdrawal	