



(B-)



Raspberry Agency, Ltd.

Linda Youngblood, Annuity Brokerage Consultant  
Toll Free (800) 532-6715 \* Local (704) 372-2182**Issue Ages**

0-90 Owner/Annuitant (7 year to 85)

1/1/2012

**Current Rates**

	<u>1<sup>st</sup> Yr</u>	<u>Yrs 2+</u>
1 Year	1.00%	N/A
3 Year	1.75%	1.75%
5 Year	2.70%	2.70%
Premier (5 Year)	3.80%	2.80%
7 Year	3.00%	3.00%
<b>Premier (7 year)</b>	<b>3.30%</b>	<b>3.30%</b>

**Minimum Premium**

Single \$10,000 NQ and Q

**Surrender Charge (%)**

1 Year (5)	7 Yr (0-55) 12,11,10,8,6,5,4
3 Year (8,7,6)	(56 +) 8,7,6,5,4.5,3.5,2.5
5 Year (8,7,6,5,4)	7 Prem. (0-55) 12.4,11.5,
Premier (8,7,6,5,4)	10.5,8.5,.65,5.5,4.5%

**MVA**

Yes (Not on 1 Year) 3.5,2.5%

**Free Withdrawals**

Accumulated Interest Twice Yearly or Monthly if &gt;\$100

**Death Benefit**

Accumulation Value

**Waivers**Nursing Home; Terminal Illness; Disability  
(Not on 1 Year)**Rate Lock**45 day rate hold from the date the app is received  
in the Administrative Office.