



(B++)



Raspberry Agency, Ltd.

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

0-90 Owner/Annuitant

1/1/2012

**Current Rates****PLUS\***

2.30% year 1

1.30% years 2-3

**Minimum Premium**

Single \$5,000 NQ, \$2,000 Q

**Surrender Charge (%)**

9,8,7,6,5,4,3,2,1

30-day window following initial guarantee period  
To withdraw without penalty**MVA**

Yes

**Free Withdrawals**

Cumulative interest after 30 days

**Death Benefit**

Accumulation Value (\* Surrender Value)

**Waivers**

Nursing Home; Terminal Illness (\*None)

**Rate Hold**

60 days from app sign date