



(A+)



Raspberry Agency, Ltd.

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Issue Ages

0-90 Owner/Annuitant

Current Rates		<u>Hgh Band</u>	<u>Low Band</u>
		3-year	1.20%
4-year	1.80%	1.50%	
5-year	2.25%	2.00%	
6-year	2.60%	2.35%	
7-year	2.90%	2.70%	
8-year	3.10%	2.90%	
9-year	3.30%	3.10%	
10-year	3.40%	3.25%	

Minimum Premium

\$10,000 NQ, \$2,000 Q

Surrender Charge (%)

Varies per guarantee period

MVA

Yes

Free Withdrawals

Interest Only after 30 days

Death Benefit

Full account value at death of Owner or Annuitant

Waivers

Nursing Care Rider – increases the penalty-free withdrawal percentage by 10% while the annuity is confined.

Rate HoldIf rates decrease, North American will hold current rates for 45 days on 1035 Exchanges and Transfers.
NOTE: 48-hour policy issue Cash with Application!