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Raspberry Agency, Ltd.

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

0-85 Owner/Annuitant

9-21-11

**Current Rates**

&lt;\$99,999

\$100,000-\$249,999

\$250,000 +

1 year

**3.05%****4.05%****4.80%**

3 year

**2.15%****2.75%****2.95%**

5 year

**1.95%****2.35%****2.50%****Minimum Premium**

Single \$15,000

**Surrender Charge (%)**

9,9,8,7,6,5,0

**Bail Out Rate****1 year – 1.55%****3 year – 1.55%****5 year – 1.55%****MVA**

No

**Free Withdrawals**

10% of contract value

**Death Benefit**

Accumulation Value

**Waivers**

Hospital or Nursing Home (30 Day Confinement)

**Rate Hold**

If rates decrease, Genworth will hold the higher rate for 60 days. If rates increase, contract will receive the rate that is in effect the date the money is received.