

**(A+, AA+)**

Raspberry Agency, Ltd.

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

0-86 Owner/Annuitant

12/31/2011

Current Rates

	<u>1st Yr</u>	<u>Yrs 2+</u>
4 Year (0-86)	2.00%	1.00%
5 Year (0-85)	2.30%	1.30%
7 Year (0-85)	3.10%	2.10%
10 Year (0-83)	3.45%	2.45%

Minimum Premium

Single \$20,000 NQ and Q

Surrender Charge (%)

4 Year (8,8,7,7)
 5 Year (8,8,7,7,6)
 7 Year (8,8,7,7,6,6,5)
 10 Year (8,8,7,7,6,6,5,5,4,4)

MVA

Yes

Free Withdrawals

10% Immediately

Death Benefit

Accumulation Value

WaiversNursing Home (60 Day Confinement); Terminal Illness;
Unemployment**Rate Hold**Integrity will hold rates for 45 days from the date the
application is signed.

MultiVantage Provides a 30 day period for penalty free withdrawals or surrender at the end of each guarantee period.