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Raspberry Agency, Ltd.

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Issue Ages 0-80 Owner/Annuitant

1/18/2012

Current Rates	\$15,000			\$75,000		
		<u>1st Yr</u>	<u>Yrs 2+</u>		<u>1st Yr</u>	<u>Yrs 2+</u>
	5 Year	Closed		5 Year	Closed	
	7 Year	1.50%	1.50%	7 Year	2.50%	1.50%
	10 Year	2.00%	2.00%	10 Year	3.00%	2.00%

Minimum Premium	Single \$15,000 NQ and Q
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Surrender Charge (%)	10 Year (9,8,7,6,5,4,3,2,1,0) • 30 day window penalty free withdrawal after each guaranteed period
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MVA	Yes
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Free Withdrawals	Interest 1 st Year; 10% After 1 st Year
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Death Benefit	Accumulation Value
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Waivers	Nursing Home and Terminal Illness
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Rate Hold	If rates decrease, ING will hold the higher rate for 45 days from the date ING sends the transfer paperwork to the transferring company. If rates increase, contract will receive the rate that is in effect the date the money is received.
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