



Presidential Life
(B+)



Raspberry Agency, Ltd.
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7/1/2011

Issue Ages 0-85 Owner/Annuitant

Current Rates

		<u>\$5,000 +</u>
	4 Year (0-86)	1.90%
	5 Year (0-85)	2.35%
	6 Year (0-85)	2.25%

Minimum Premium Single \$5,000 NQ and Q

Surrender Charge (%)

	4 Year (7,6,6,5%)
	5 Year (7,7,6,6,4%)
	6 Year (7,7,7,6,5,4%)

MVA No

Free Withdrawals 10% in first year

Death Benefit Accumulation Value

Rate Hold Presidential will hold rates for 60 days.

Minimum Guarantee 1.0%