

**(A+, AA+)**

Raspberry Agency, Ltd.

Linda Youngblood, Annuity Consultant

Toll Free (800) 532-6715 \* Local (704) 372-2182

**Issue Ages**

0-85 Owner/Annuitant

1/31/2010

<b>Current Rates (Minimum Guarantee – 2.00%)</b>		<u>1<sup>st</sup> Yr</u>	<u>Yrs 2+</u>
		1 Year	<b>3.85%</b>
	3 Year	<b>3.75%</b>	<b>2.75%</b> (Min Gt years 4-7)
	5 Year	<b>3.15%</b>	<b>3.15%</b> (Min Gt years 6-7)
	7 Year	<b>2.90%</b>	<b>2.90% (NEW!)</b>

**Minimum Premium**Single \$3,000 NQ and Q (**Return of Premium**)**Surrender Charge (%)**

7,7,7,6,5,4,3 (7 Year)

**MVA**

None

**Free Withdrawals**

10% Immediately

**Death Benefit**

Accumulation Value (No chargeback at death)

**Waivers**Nursing Home (60 Day Confinement); Terminal Illness;  
Unemployment**Rate Hold**Integrity will hold rates for 45 days from the date the  
application is signed.Annuitization after 5<sup>th</sup> year with full commission to agent!