

**(A+, AA+)****Raspberry Agency, Ltd.***Linda Youngblood, Annuity Consultant*

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

**Issue Ages**

0-85 Owner/Annuitant

12/31/2011

**Current Rates**

	<u>1<sup>st</sup> Yr</u>	<u>Yrs 2+</u>
1 Year	<b>2.70%</b>	Minimum Guarantee (Min Gt)
3 Year	<b>2.60%</b>	<b>1.60%</b> (Min Gt years 4-7)
5 Year	<b>1.95%</b>	<b>1.95%</b> (Min Gt yrs 2-5)
7 Year	<b>1.75%</b>	<b>1.75%</b> (Yrs 1-7)

**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!