



(A+, AA+)



Raspberry Agency, Ltd.

Linda Youngblood, Annuity Consultant

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Issue Ages

0-85 Owner/Annuitant

5/31/10

Current Rates (Minimum Guarantee – 2.00%)		1 st Yr	Yrs 2+
		1 Year	3.30%
	3 Year	3.25%	2.25% (Min Gt years 4-7)
	5 Year	2.80%	2.80% (Min Gt yrs 2-5)
	7 Year	2.70%	2.70% (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 5th year with full commission to agent!