



(A+, AA)



Rasberry Agency, Ltd.

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Issue Ages

0-85 Owner/Annuitant (No Joint Annuitants)

1/17/2012

Current Rates

Laddering Available!

		<u>1st Yr</u>	<u>1st Yr w/ \$100K</u>	<u>Yrs 2+</u>
5 Year		1.00%	2.01%	1.00%
6 Year		1.30%	2.31%	1.30%
7 Year		1.55%	2.57%	1.55%
8 Year		1.80%	2.82%	1.80%
9 Year		1.95%	2.97%	1.95%
10 Year		2.10%	3.12%	2.10%

Minimum Premium

Flexible \$10,000 NQ and Q (Rolling Surrender)

Surrender Charge (%)

2 Year (8.5,7.5)	3 Year (8.5,7.5,6.5)
4 Year (8.5,7.5,6.5,5.5)	5 Year (8.5,7.5,6.5,5.5,4.5)
6 Year (8.5,7.5,6.5,5.5,4.5,3.5)	
7 Year (8.5,7.5,6.5,5.5,4.5,3.5,2.5)	
8 Year (8.5,7.5,6.5,5.5,4.5,3.5,2.5,1.5)	
9 Year (8.5,7.5,6.5,5.5,4.5,3.5,2.5,1.5,0.5)	
10 Year (8.5,7.5,6.5,5.5,4.5,3.5,2.5,1.5,0.5,0.0)	

MVA

Yes

Free Withdrawals

Interest Only After 1st Year. There is a 30 day window at end of guarantee period to move all funds penalty free.

Death Benefit

Accumulation Value

Waivers

Nursing Home (90 Day Confinement); Terminal Illness

Rate Hold

West Coast will hold rates for 60 days from the date the application is received.