

Mutual of Omaha
Companies

(A+)



Raspberry Agency, Ltd.

Linda Youngblood, Annuity Brokerage Consultant
Toll Free (800) 532-6715 * Local (704) 372-2182

Issue Ages 0-89 Owner/Annuitant

1/1/12

| Current Rates | | <u>1st Yr</u> | <u>Yrs 2+</u> |
|---------------|--------|--------------------------|---------------|
| | | 5 Year* | 2.00% |
| | 7 Year | 1.65% | 1.65% |

*Additional 0.15% added to the interest rate on purchase payment and accumulation values of \$50,000 on the 5 and 7 year guarantee!

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|------------------------|----------------|------|
| Minimum Premium | Single \$5,000 | SPDA |
|------------------------|----------------|------|

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|-----------------------------|--|--|
| Surrender Charge (%) | 5 Year 6,6,6,6,5 7 Year 6,6,6,6,5,4,3 | Unlimited additional deposits In the first year. \$500 min. |
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30-day window **PRIOR** to the end of each guarantee period to surrender, continue or annuitize.

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| Interest Adjustment | Yes (Call for details) |
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| Free Withdrawals | 10% after the first year |
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| Death Benefit | Accumulation Value |
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| Waivers | LTC, Unemployment, Disability, Terminal Illness, Death of Spouse or Minor Dependent, Damage to Residence, Transplant Surgery |
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| Rate Hold | Rate Lock period is 60 days from the date of the application. If funds are received after the 60-days, the rate will be the rate in effect when the funds are received by Mutual of Omaha. |
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