







		Linda Youngblood, Annuity Brokerage Consultant		
7 Year Surrender				
Product	Secure Living Index 7 11/26/2014	Impact 7 1/1/2015	Enhanced Prosperity Elite 7 1/1/2015	Opti-Choice 7 1/1/2015
Bonus	N/A	5% - 10 year Vesting	4% FPDA	N/A
Minimum Premium	\$25,000	\$5,000 NQ \$2,000 Q	\$10,000 (\$2,000 each Strategy)	\$10,000
Issue Age		0-80 Ann 0-85 Owner	0-85 NQ, 18-85 Q	0-85
Minimum Guarantee	107% of premium	1% on 87.5%	Floating Minimum	100% @ 1.00%
Index Methods	87.5% @ 1.0% Low band: \$25,000 - \$99,999 Med. Band: \$100,000-\$249,999 High band: \$250,000 + (Rates listed by band) Monthly Cap: 1.45%, 1.65%, 1.75% AR P-t-P: 4.50%, 5.00%, 5.20% <b>Bail out: 3.80%, 4.30%, 4.50%</b> Performance Triggered: 3.05%, 3.55%, 3.75% 1 year fixed: 1.00%, 1.25%, 1.35% 7 year Fixed: 1.50%, 1.75%, 1.85% <b>Call about the new CAPMAX: 3x</b> Annual Cap Max: 3.00%	First year 2.25% - Bonus 5.0% <b>1st year Participation 70% Opt A</b> 1st Year Par Rate 55.0% Option K <b>Asset Fee Option A = 1.20%</b> Asset Fee Option K = 1.40% <b>1 year Montly Cap 1.75%</b>  <b>NEW CARRIER!!!!</b>	<b>1 Yr mth P-t-P Cap: 1.75%</b> S&P Monthly Avg: 3.50% S&P 1 yr P-t-P Cap: 3.25% Index Gain w/declared rate: 3.00% Fixed: 1.50%	<b>&lt; \$100,000</b> Pref. Triggered: 3.05% Monthly Cap: 1.80% Monthly Avg. Spread: 3.75% Fixed Rate: 1.80%  <b>&gt; \$100,000</b> Perf. Triggered: 3.40% Monthly Cap: 2.00% Monthly Avg. Spread: 3.15% Fixed Rate: 2.00%
Surrender Charges	9,9,8,7,6,5,4	10,10,10,9,8,7,6	10,9,8,7,6,5,4,0	9,8,7,6,5,4,3
Liquidity	10% After 1 year	10% + vested bonus after 1 year	10% After 1 year	10% immediately
Waivers/Riders	Confinement Terminal Illness	Terminal Illness Nursing Home	Nursing Home, Unemployment Terminal Illness Home Health Care	Terminal Illness effective year 2 Nursing Home effective year 2
Death Benefit	Account Value	Account Value	Account Value	Account Value
Other Features	Income Rider Bonus: 6% 8.0% Simple Roll up .95bpts Cost RMD Friendly Roll up	Income Outlook rider Income Outlook Plus 5  Policy Loans available	Income rider available <b>BAIL OUT FEATURE</b> Premium and Enhanced Riders Available No chargeback at Death	Add'l Premium \$50 minimum  Rate Lock 60 days Annuitization after 5 years for 5

**RASBERRY AGENCY, LTD. (800) 532-6715**

Linda Youngblood, Annuity Brokerage Consultant

				
<b>7 - Year</b>	<b>ANICO Strategy Index PLUS</b>	<b>Protective Index Annuity</b>	<b>Income &amp; Wealth Builder 7</b>	<b>Secure Index Seven</b>
<b>Product</b>	1/1/2015	12/30/2014	1/1/2015	12/10/2014
<b>Bonus</b>	1.00%	N/A	FPDA	FPDA
<b>Minimum Premium</b>	\$5,000 NQ \$4,000 Q	\$10,000 initial \$1000 add'l	\$10,000 (\$2,000 each Strategy)	\$15,000
<b>Issue Age</b>	0-85	0-85	0-85 NQ, 18-85 Q	0-80
<b>Minimum Guarantee</b>	90% @ 1.0%		Floating Minimum	87.5% @1.0%
<b>Index Methods</b>	Declared Rate: 2.00%% 1 Yr Performance Method: 3.0% Mthly Sum Cap: 2.0% A P-t-P cap: 4.25% 100% Par <b>Three Year P-t-P Cap: 10.0%</b> Five Year P-T-P Cap: 20.00% 75% Par = 30% 50% Par = 40.0%	<b>\$10,000 to \$99,999</b> Fixed: 1.0% AR P-t-P Cap: 2.10% Ann Tiered Rate Base: 1.60% Enhanced: 3.45% = 5.05%  <b>\$100,000 +</b> Fixed: 1.0% AR P-t-P Cap: 2.40% Ann Tiered Rate Base: 1.90% Enhanced: 3.45% = 5.35%  <b>Call for non- ROP Rates!!</b>	<b>1 Yr mth P-t-P Cap: 2.00%</b> S&P Monthly Avg: 4.25% S&P 1 yr P-t-P Cap: 4.00% Index Gain w/declared rate: 3.50% Fixed: 1.50%	<b>\$75,000 +</b> Benchmark Strategy: 10.0% Multiplier: 4.00 AR P-t-P cap: 4.50% Performance Triggered: 2.75% Monthly Cap Index: 1.70 Fixed: 1.60%  <b>\$15,000 - \$74,999</b> Benchmark Strategy: 10.0% Multiplier: 2.50 AR P-t-P cap: 3.50% Performance Triggered: 2.25% Monthly Cap Index: 1.3% Fixed: 1.60%
<b>Surrender Charges</b>	7,7,6,5,4,3,2	9,9,8,7,6,5,4	10,9,8,7,6,5,4,0	10,10,10,10,9,8,7,0
<b>Liquidity</b>	10% after 1 year	10% immediately	10% After 1 year	10% After 1 year
<b>Waivers/Riders</b>	Nursing Home Disability	Nursing Home Unemployment Terminal Illness	Nursing Home, Unemployment Terminal Illness Home Health Care	Nursing Home Terminal Illness
<b>Death Benefit</b>	Account Value	Account Value	Account Value	Account Value
<b>Other Features</b>	Lifetime Income Rider 7.0% for 10 yrs .60 Bpt charge	ROP Available	Income rider available <b>BAIL OUT FEATURE</b>	Income Protector - Age 50 Cost .85bpts
			Premium and Enhanced Riders Available	