

							
RASBERRY AGENCY, LTD. (800) 532-6715				Linda Youngblood, Annuity Brokerage Consultant			
8- Year	Lincoln Financial New Direction 8 12/1/2014	Athene Enhanced Choice 8 1-2-2015	OptiChoice 9 1/1/2015	Bonus Gold 16 Year 1/1/2015			
Bonus	SPDA N/A	2.00%	N/A	10%			
Minimum Premium	\$10,000 NQ-Q	\$5,000 Q/NQ	\$10,000	\$5,000			
Issue Age	0-85	0-80	Add'l Prem. \$50 0-85	0-80			
Minimum Guarantee	1.0% on 100%		100% @ 1.00%	1.50%			
Index Methods	10,000-\$99,999 Performance Triggered:3.50% 2-Year P-t-P Cap: 8.40% Fixed: 2.10% \$100,000 + Performance Triggered: 3.85% 2-Year P-t-P Cap: 9.35% Fixed: 2.25%	Fixed Account: 1.10% AR P-t-P Cap: 4.00% Mthly P-t-P Cap: 1.30% Quarterly P-t-P Cap:1.10% 1 Yr MAVG Cap (Dow): 5.00%	\$100k + Perf. Triggered: 4.10% Mthly Cap: 2.30% Mthly Avg Spread: 2.35% Fixed Rate: 2.40% Under \$100k Perf. Triggered: 3.85% Mthly Cap: 2.15% Mthly Avg Spread: 2.65% Fixed Rate: 2.25%	S&P AR Mth Avg: Cap: 3.25% S&P AR P-t-P Cap: 3.25% S&P Mth P-t-P Cap: 1.60% 10-Yr Treasury: 2.75% Fixed Rate: 1.35% (Different in Ok and DE) Performance Triggered: 2.50% Bond Yield : 5.15% with 2% asset fee			
Surrender Charges	9,8,7,6,4,75,3,5,2,075,0	10, 9,8,7,6,5,4,2	9,8,7,6,5,4,3,2,1,	20,19,5,19,18,5,18,17,5,17,16,15,14,12,11,8,6,4,2,0			
Liquidity	10% immediately	10% After 1 year	10% Immediately	10% After 1 year			
Waivers/Riders	Nursing Home/Terminal Illness Benefits effective yr 2 Income Rider can be added later!	Confinement Rider Disability Waivers	Terminal Illness effective yr 2 Nursing home effective yr 2	Nursing Home Terminal Illness * if 75 or younger at issue			
Death Benefit	Full Account Value		Account value	Full Value			
Other Features	Performance Triggered Strategy Fixed strategy set for 8 years 60 day Rate Lock Annuitization after yr 2 for 5 yrs	Lifetime Income Rider 6.5% Roll up cost: 1.25	Annuitization after 5 for 5 yrs	Lifetime income Benefit Rider 4.0% Income Roll up - NO CHARGE S/W & RMD immediately from fixed account			