





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



Linda Youngblood, Annuity Brokerage Consultant

5-year Product	 Protective Index Annuity 1/3/2017	 VOYA Quest 5 Index 6/1/2017	 OptiChoice 5 8/1/2017	 Bankers 5 year FIA 7/1/2017
Bonus	N/A	NA	N/A	N/A
Minimum Premium	\$10,000 initial ; \$1000 add'l	\$15,000	\$5,000 NQ, \$2000 Q	\$10,000
Issue Age	0-85	0-85	0-85	0-90
Minimum Guarantee	1.00%	100% @ 1.0%		
Index Methods	<p><b>\$10,000 to \$99,999</b> Fixed: 2.05% Ann P-t-P Cap 4.45% Ann Tiered Rate Base: 2.45% Enhanced: 2.00% = 4.45%</p> <p><b>\$100,000 +</b> Fixed: 2.20% AR P-t-P Cap: 4.75% Ann Tiered Rate Base: 2.75% Enhanced: 2.00% = 4.75%</p> <p><b>Call for Non ROP rates!!!</b></p>	<p><b>\$75,000 +</b> AR P-t-P cap: 3.25% Monthly Cap Index: 1.55% Fixed: 1.55% Mth Avg: Spread: 2.10% P-t-P Volatility Control: 3.00%</p> <p><b>\$15,000 - \$74,999</b> Mth Avg: Spread: 3.10% AR P-t-P cap: 2.50% Mthy Cap Index: 1.20% Fixed: 1.55%</p>	<p><b>&lt;\$100k</b> Performance Triggered: 2.50% 1 Yr Monthly Cap: 1.25% 1 Year Index Spread: 3.20% Fixed: 1.50%</p> <p><b>&gt;\$100k</b> Performance Triggered: 2.75% 1 Yr Monthly Cap: 1.35% 1 Year Index Spread: 2.80% Fixed: 1.65%</p>	<p>Fixed Account: 3.05% Annual reset P-t-P Cap: 6.0% Monthly P-t-P cap: 2.25%</p> <p>Hybrid - FIA/MYGA</p> <p>More Details to come.....</p>
Surrender Charges	9,9,8,7,6		9,8,7,6,5	
Liquidity	10% immediately		10% Each Year	
Waivers/Riders	Nursing Home Terminal Illness Unemployment	Nursing Home effective year 2 Terminal Illness effective year 2	Nursing Home Terminal Illness	
Death Benefit	Account Value	Account Value	Account Value	
Other Features	ROP Available	Add'l Premium Min. \$50.00		
		60-day rate lock Nearest Age <b>ROP Available!!</b>		



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<b>5-year</b>				
<b>Product</b>	<b>Atlantic Coast Life Safe Anchor</b>	<b>Personal Choice +</b> 8/1/2017		
<b>Bonus</b>	N/A	N/A		
<b>Minimum Premium</b>		\$5,000		
<b>Issue Age</b>	0-90	0-90		
<b>Minimum Guarantee</b>	1.00%	100% @ 1.0%		
<b>Index Methods</b>	Annual P-t-P Cap = 6.0% Monthly Averaging cap = 6.0% Monthly Sum cap = 2.50% Fixed: 3.15%	Annual P-t-P Cap 6.0% Monthly Averaging 6.0% Monthly Sum Cap 2.25% Fixed Account 3.05%		
<b>Surrender Charges</b>	10,9,8,7,5,	10,9,8,7,5		
<b>Liquidity</b>	10% year 2 Charge - 0.15%	10% year 2 .08% charge		
<b>Waivers/Riders</b>	RMD 0.16% Death Benefit - 0.25% Accumulated interest - .05%	RMD - 0.16% Death Benefit - .35% Accumulated Interest - .08%		
<b>Death Benefit</b>	Account Value	Account Value		
<b>Other Features</b>	Enhanced Death Benefit - 150%	Enhanced Death Benefit - 150%		
	30-day option 30 days prior to end of guarantee period	30-day option 30 days prior to end of guarantee period		