





RASBERRY AGENCY, LTD. (800) 532-6715

Linda Youngblood, Annuity Brokerage Consultant

6-Year				
Product	Choice 6 7/10/2017	New Directions 6 8/1/2017	Wealth Builder Six 6/1/2017	Performance Elite 15 Plus 6/3/2017
Bonus	N/A		N/A	7% base, 12 % Plus 15 Year Surrender
Minimum Premium	\$10,000 NQ - Q	\$10,000 NQ-Q	\$15,000	\$25,000
Issue Age	18-80	0-85	0-80	0-73 Most states; 0-50 SC
Minimum Guarantee	1% on 90%	100% @ 1.00%	90% @ 1%	100% @1.0%
Index Methods	Fixed Account: 1.80% AR P-t-P Cap: 4.50% AR P--t-P PR: 40% Montly P-t-P cap: 1.70% Volatility Control - Asset fee 1.50%	\$10,000 - \$99,999 Perf. Triggered: 3.50% 2-Yr P-t-P Cap: 9.00% Fixed Rate: 2.15% \$100,000 + Perf. Triggered: 4.00% 2-Yr P-t-P Cap: 10.00% Fixed Rate: 2.30%	\$15,000 - \$99,999 P-t-P Cap: 3.50% Performance Triggered: 3.35% Benchmark Cap: 10% Multiplier: 3.25 Fixed: 2.00% \$100,000+ P-t-P Cap: 4.25% Performance Triggered: 3.70% Benchmark Cap: 10% Mult :3.75% Fixed: 2.00%	Fixed Acct : 1.55% 2 yr no cap p-t-p par: 110% 2 yr no capi p-t-p Par: 90% 2 yr No Cap p-t-p spread: 3.05% 1 yr no cap p-t-p par: 45% 1 year P-t-P Cap: 4.25% 1 yr Mth P-t-P Cap: 1.75% 15 year surrender ACCUMULATION ONLY!
Surrender Charges	9.2, 8, 7,5.5,4,2.5,0	9,8,7,6,4.75,3.5		15,15,14,14,13,13,12,11,10,9,8,7,6,5,4,0
Liquidity	10% after 1 year	10% Immediately	10% after 1 year	
Waivers/Riders	Nursing Home TIR- 100 Income Rider - Choice Series	Nursing Home effective yr 2 Terminal Illness effective yr 2		10% year 1 (20% Cumulative- Plus only) Confinement Terminal Illness
Death Benefit	Full Value	Full account value	Full account value	Account Value
Other Features	Lifetime Incoem Rider - Choice	Performance Triggered Strategy Fixed rate guaranteed for 6 years	Renwal/FLEX Feature - rates .50bpts less than posted	.95% charge for Plus only ROP after 4 years - Plus Only
		Rate Lock 60 days Annuitization after 2 years for 5		ROP after 4 years - Plus Only