







RASBERRY AGENCY, LTD. (800) 532-6715

Linda Youngblood, Annuity Brokerage Consultant

8- Year				
Product	Lincoln Financial New Directions 8 8-1-2017	American Equity 7/10/2017	OptiChoice 9 8/1/2017	Bonus Gold 16 Year 7/10/2017
Bonus	SPDA N/A		N/A \$10,000	10%
Minimum Premium Issue Age	\$10,000 NQ-Q 0-85	\$10,000 initial 18-85	Add'l Prem. \$50 0-85	\$5,000 18-80
Minimum Guarantee	1.0% on 100%	1% on 90% premiums	100% @ 1.00%	1.50%
Index Methods	Under 100k Performance Triggered: 3.50% 2-Year P-t-P Cap: 9.0% Fixed 2.15% \$100k + Performance Triggered: 4.40% 2-Year P-t-P Cap: 10.00% Fixed 2.30%	Fixed Account: 1.90% AR P-t-P Cap: 4.75% AR P-t-P PR: 45% Monthly P-t-P cap: 1.80% Daily Risk Control asset Fee: 1.25%	\$100k + Perf. Triggered: 3.50% Mthly Cap: 1.60% Mthly Avg Spread : 2.00% Fixed Rate: 2.00% Under \$100k Perf. Triggered: 3.0% Mthly Cap: 1.50% Mthly Avg Spread: 2.45% Fixed Rate: 1.80%	Ann. Mth Avg w/PR: 25% Ann Mth Avg w/cap: 2.25% S&P Ann P-t-P w/PR: 15% S&P Ann P-t-P with cap: 2.25% Dow Monthly Avg with cap: 2.25% Dow P-t-P w/cap: 2.25% Mth P-t-P w/Cap: 1.40% Performance Triggered: 2.00% Bond Yield w/cap: 5.15% Fee 2.0% Volatility Control w/asset fee: 3.25% Fixed: 1.15%
Surrender Charges	9,8,7,6,4.75,3.5,2,075,0	9,2, 8,25, 7,25, 6,50, 5,50, 4,50, 3,50, 2,50, 0	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!	Nursing Home Terminal Illness	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	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 - Choice Series	Annuitization after 5 for 5 yrs	Lifetime income Benefit Rider