



Annuity Chart

Plan Name	Current Interest Rate - APY	Features	Minimum Lifetime Guarantee	Take Interest Only Option	Minimum Premium	Additional Deposits Permitted	NSS Penalty Free Withdrawals Surrender Charges
Preferred 8	3.50%	Initial Rate	2.00%	Yes	\$1,000 or \$90/month*	Yes	10% Per Contract Year** 8 Years: 9, 8, 7, 6, 5, 4, 3, 2, 0%
Preferred 5	3.00%	Initial Rate	2.00%	Yes	\$1,000 or \$90/month*	Yes	10% Per Contract Year** 5 Years: 6, 5, 4, 3, 2, 0%
Preferred Choice	1.00%	Interest Rate Guarantee -1 Yr. Maximum Deposit \$25,000	1.00%	No	\$2,000	Yes	10% Per Contract Year 5 Years: 6, 5, 4, 3, 2, 0%
Optimum 3	2.00%	Interest Rate Guarantee -3 Yrs. Maximum Deposit \$25,000	1.00%	No	\$2,000	1st 90 Days Only	10% Per Contract Year 3 Years: 6, 5, 4%
SPIA	2.75% 2.00%	10 Years or more Less than 10 years		No	\$10,000	No	

- \$100,000 maximum deposit on all SPIA's and Preferred 5 and 8 products.
- \$25,000 maximum deposit on the Optimum 3 and Preferred Choice.

- Interest Rates are declared Quarterly.
- All products are available as Qualified or Non-Qualified plans.
- Available Qualified plans: Traditional IRA, Roth IRA, Coverdell Education Savings Account, Keogh or SEP.
- Issue Ages for Coverdell Education Savings Account are 0-18.
- No Contract fees or maintenance charges.
- Unless otherwise stated, interest calculated daily and posted monthly.

* Preferred 8 and Preferred 5: When using monthly Direct Debit, principal balance in account must reach a minimum of \$1,000 by end of first contract year.

Not FDIC/NCUA insured • May lose value • Not bank/CI guaranteed • Not a deposit • Not insured by any federal agency



Life Insurance Chart

Type of Insurance Plan	Issue Age	Minimum Face Amount	Riders Available	Products Features and Notes
Permanent				
Whole Life	0-95	\$5,000	Accidental Death, Disability Waiver of Premium, Payor Waiver of Premium, 10-Year Renewable Term, 20-Year Level Term, Preferred 5 Annuity, Preferred 8 Annuity	Still an excellent value for low cost protection along with cash value accumulation and dividend earning potential.
20 Pay Life	0-95	\$5,000	Accidental Death, Disability Waiver of Premium, Payor Waiver of Premium, 10-Year Renewable Term, 20-Year Level Term, Preferred 5 Annuity, Preferred 8 Annuity	All the benefits of our Ordinary Whole Life Plan, but paid up sooner. Cash value accumulation and dividend earning potential.
Single Premium Life	0-95	\$5,000	None	3-Pay Option: Three equal installments. 1st installment due with application, 2 nd & 3 rd installments are due on the 1 st and 2 nd contract anniversary dates, respectively. Applicant must sign Promissory Loan Note at time of application. An 8% annual interest charge on installments that are more than thirty (30) days past due.
Term				
Youth Term - Single Premium	0-22	\$10,000	None	Benefit continues to age 30. Qualifies for conversion credits.
Youth Term - Annual Premium	0-22	\$10,000	None	Premium payable to age 25. Benefit continues to age 30. Qualifies for conversion credits.
10-Year Renewable Term	16-70	\$10,000	Accidental Death, Disability Waiver of Premium, Payor Waiver of Premium, Preferred 5 Annuity, Preferred 8 Annuity	Premiums are scheduled to remain level through each 10-Year term period. Advantage over commercial 10-year term is that the contract is renewed for consecutive 10 year periods without evidence of insurability. This plan is convertible until age 70. Qualifies for conversion credits. Benefits end at age 75.
20-Year Level Term	16-50	\$25,000	Accidental Death, Disability Waiver of Premium, Payor Waiver of Premium, Preferred 5 Annuity, Preferred 8 Annuity	Premium payments are scheduled to remain level for 20 years. At the end of the 20-Year contract period, the certificate becomes an Annual renewable Term contract. This plan is convertible to a permanent plan until age 70. Qualifies for conversion credits. Benefits end at age 70.

REFER TO SPECIFIC PRODUCT PAGE FOR FULL DETAILS OF EACH PLAN.

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