

Multi-Year Guarantees

3-Year MYG	2.65%
4-Year MYG	3.10%
5-year MYG	3.60%
6-Year MYG	3.60%
7-Year MYG	3.85%
8-Year MYG	3.70%
9-Year MYG	3.60%
10-Yr MYG	3.75%

A+ Carrier
S&P 500 cap 6.15%
No-Cap S&P option
w/ 50% Participation
10% free
withdrawals year 1

Accumulation FIA
Short 5-year term
6.10% S&P cap
Real Estate cap 7.25%
Additional indexing
options with no cap...
70% & 75% Par Rates

5-Year FIA
5-yr 3.20% fixed
6.00% S&P cap
Mo-Avg uncapped
2.25% mo-sum cap

Indexed Annuities Built for Accumulation and Rising Income

OptiBlend

- No-cap option with 0.85 spread
- 6.25% S&P 500 cap
- 4.50% trigger rate
- Competitive income rider

Benefit Solutions

- 20% Bonus on income base
- Three 20% step-ups on income base
- Enhanced death benefit
- Nursing home doubler
- No-cap indexing options

TriVysta

- Morgan Stanley index
- Deutsche Bank index
- 6 indexing options with no cap
- 10% income account bonus
- 4% + index stacking for 20 years

Marquis SP

- JP Morgan indexing w/ no cap
- Goldman Sachs indexing w/ no cap
- A+ carrier
- Great comp through age 85

Highlander

- "True" S&P option with no cap
- 4% premium bonus
- 10% income account bonus
- 4% + index stacking for 20 years
- Roll-up continues after income trigger

Customized Quote Spreadsheets for...

Lifetime Income Riders - SPIAs - DIAs - QLACs

We offer LTC-Linked Products