

## Tax-Deferred Fixed Interest Annuities — Rates Effective May 12, 2016

**855-332-8809 Agent Hotline**

Option 1 - New Business/ Underwriting

Option 2 - Sales Department

800-843-5755 Member Toll Free

815-483-2271 New Business Fax



### Flex One Annuity

- 7 year Flexible Annuity
  - Deposit of \$5,000 to \$50,000
  - **1 year Bonus Rate 3.00%**
- Limit of \$50,000 per person per calendar year

\*Deposits \$4,999 & Below = 1.00%

### Flex Two Annuity

- 7 year Flexible Annuity
  - Deposit of \$5,000 to \$50,000
  - **2 year Bonus Rate of 3.00%**
- Limit of \$50,000 per person per calendar year

\*Deposits \$4,999 & Below = 1.00%

### Single Premium Bonus One Annuity

- 7 year Single Premium Annuity
- Deposit of \$5,000 and over
- **1 year Bonus Rate 3.00%**

Limit of \$100,000 Non Qualified or \$150,000 Qualified per person per calendar year

\*Deposits \$4,999 & Below = 1.00%

### Single Premium Bonus Two Annuity

- 7 year Single Premium Annuity
- Deposit of \$5,000 and over
- **2 year Bonus Rate of 3.00%**

Limit of \$100,000 Non Qualified or \$150,000 Qualified per person per calendar year

\*Deposits \$4,999 & Below = 1.00%

### 5 Year Fixed Rate Annuity

- Single Premium
  - Deposit = \$5,000 to \$24,999 = **2.65%**
  - Deposit = \$25,000 to \$50,000 = **2.75%**
- Limit \$50,000 per person per calendar year

\*Deposits \$4,999 & Below = 1.00%

### 3 Year Fixed Rate Annuity

- Single Premium
  - Deposit = \$10,000 and over
  - **3 year fixed rate = 2.10%**
- Limit \$25,000 per person per calendar year

\*Deposits \$9,999 & Below = 1.00%

Window Rewrite Only Fixed Rate Annuity

Not available for new issue at this time.

See Renewal Letter for Renewal Options

**Current renewal rates** for tax-deferred fixed interest annuities after bonus or initial guaranteed period:

Deposit = \$5,000 to \$24,999 = **2.65%**

Deposit = \$25,000 to \$99,999 = **2.90%**

Deposit = \$100,000 and over = **3.00%**

See reverse side for more information

\*Deposits \$4,999 & Below = 1.00%

## Single Premium Immediate Annuities - Rates Effective May 12, 2016

### 10, 15, 20 year Period Certain with Life - Limit \$150,000 per person

Deposit Amount	Under age 75	Age 76 to 85	Age 86 to 100
\$10,000 and over	3.25%	3.00%	2.75%

### 5 year Period Certain with Life Contingency—Limit \$150,000 per person

Deposit Amount	Under age 75	Age 76 to 85	Age 86 to 100
\$10,000 and over	3.25%	3.00%	2.75%

### Life Only—Limit \$150,000 per person

Deposit Amount	Under age 75	Age 76 to 85	Age 86 to 100
\$10,000 and over	3.25%	3.00%	2.75%

### Fixed Period & Interest Only—Limit \$50,000 per person

Deposit Amount	Under age 75	Age 76 to 85	Age 86 to 100
\$10,000 and over	2.50%	2.50%	2.50%