

10 Year Guarantee

August Annuity Tip Sheet

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Fixed Account 1.95%

Oxford **Multi-Select Series** 3 Year Guarantee 2.65% Oxford **Multi-Select Series** 4 Year Guarantee 3.05% Oxford Multi-Select Series 5 Year Guarantee 3.10% Oxford **Multi-Select Series** 6 Year Guarantee 3.45% Oxford **Multi-Select Series** 7 Year Guarantee 3.30% Oxford **Multi-Select Series** 8 Year Guarantee 3.55% **Multi-Select Series** Oxford 9 Year Guarantee 3.40% Oxford **Multi-Select Series**

OptiBlend 5

5 years

Flexible Premium !!!

Fixed Account \$100k+ 2.40%
Performance-Triggered
Rate 3.50%
Performance-Triggered Rate
\$100k+ 4.15%
S&P Ann P2P with Cap 4.45%
S&P Ann P2P with Cap
\$100k+ 5.45%
Ann P2P Vol Cntrl Spread (no cap) 1.80%
Ann P2P Vol Cntrl Spread
\$100k+ 2.30%

Annuity Alternative!

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Single Pay Life—Simplified Issue

- Available to individuals ages 55 to 80
- Available coverage from \$30,000 up to \$500,000
- Only one premium needs to be paid
- Death benefits are income-tax free
- No medical exams required, only a medical questionnaire
- Immediate approval decision made during the point-of-sale interview
- Return of Premium Rider
- **Chronic Illness Benefit, Terminal Illness**

Ascent Pro Bonus

3.45%

Offers two ways to grow the Income Base:

1) Option 1 — Guaranteed Growth Predictable growth

Years 1–10: 10% Simple Interest Rate Years 11–20: 5% Simple Interest Rate

2) Option 2 — Guaranteed Growth plus Interest Credits Combines a lower Guaranteed Simple Interest Rate with the potential for Interest Credits.

Years 1–10: 7% Simple Interest Rate Years 11–20: 4% Simple Interest Rate
200% Stacking Percentage

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