

The **“SPLIT ANNUITY”** offering  
Guaranteed & Tax Favored Income for 10 Years  
and Full Return of the Initial Deposit when the  
Income Period Ends... **Guaranteed!**

| <u>Income<br/>Period</u> | <u>Monthly<br/>Income</u> | <u>Tax Free<br/>Amount</u> |
|--------------------------|---------------------------|----------------------------|
| 10 Year                  | <b>215.58</b>             | <b>207.88</b>              |
| 9 Year                   | N/A                       | N/A                        |
| 8 Year                   | N/A                       | N/A                        |
| 7 Year                   | N/A                       | N/A                        |
| 6 Year                   | N/A                       | N/A                        |
| 5 Year                   | N/A                       | N/A                        |

**Competitive Features:**

- Fully Guaranteed
- Fund Life Insurance or LTC Plans
- Compare to Income from CD's

Based on \$100,000 After Tax, Non Qualified, No State Premium Tax

**IMMEDIATE INCOME ANNUITIES**

Provide an Income that **CANNOT** be  
outlived, or you can Select a Specified  
Income Period of Your Own!

| <u>Income<br/>Period</u>         | <u>Monthly<br/>Income</u> |
|----------------------------------|---------------------------|
| Life Only .....                  | <b>\$547.33</b>           |
| Life with 10-year Certain.....   | <b>\$538.21</b>           |
| Life with 20-year Certain.....   | <b>\$495.14</b>           |
| 10-year Certain with 3%COLA..... | <b>\$799.58</b>           |
| 10-year Period Certain .....     | <b>\$891.88</b>           |
| 5-year Period Certain.....       | <b>\$1,709.35</b>         |

**Also Available:**

- Cash Surrender Value Immediate Annuities
- Age Rated Immediate Annuities
- Cash Refund Immediate Annuities

Based on \$100,000, Male age 65, Non Qualified, No State Premium Tax

**Other SPIA's Available: • Cash Surrender Value • Lump Sum Cash Refund**