

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 Period</u>	<u>Monthly Income</u>	<u>Tax Free Amount</u>
10 Year	<b>261.17</b>	239.66
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 Period</u>	<u>Monthly Income</u>
Life Only .....	<b>\$550.69</b>
Life with 10-year Certain.....	<b>\$526.44</b>
Life with 20-year Certain.....	<b>\$501.77</b>
10-year Certain with 3%COLA.....	<b>\$803.37</b>
10-year Period Certain .....	<b>\$912.59</b>
5-year Period Certain.....	<b>\$1,712.15</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**