

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 | 294.17 | 281.28 |
| 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 | \$563.28 |
| Life with 10-year Certain..... | \$566.32 |
| Life with 20-year Certain..... | \$518.24 |
| 10-year Certain with 3% COLA..... | \$854.87 |
| 10-year Period Certain | \$958.32 |
| 5-year Period Certain..... | \$1,812.98 |

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