



ISDA ANNUITIES & DEPOSIT ACCOUNT AT A GLANCE

Product Name	Current Interest Rate Compounded Daily	Issue Ages	Minimum Deposit ----- Maximum First Year Deposit	Current Interest Guarantee Period	Minimum Guaranteed Interest Rate	Additional Deposits	Surrender Charge Per Year	Penalty-Free Withdrawals Without ISDA Penalty (during penalty period)**
<b>Platinum</b> <b>8</b> Non- Guaranteed Interest Rate Years 2-8 3.75%	<b>4.25%</b> Effective Annual Yield	0-95 Current Age	<b>\$5,000</b> Min. Deposit ----- \$1,000,000 (Q/NQ)	1 <sup>st</sup> Year Only	<b>2.50%</b>	Yes*	Year 1 - 7% Year 2 - 6% Year 3 - 5% Year 4 - 5% Year 5 - 4% Year 6 - 3% Year 7 - 2% Year 8 - 1%	<ul style="list-style-type: none"> <li>• Interest W/D After 30 Days</li> <li>• 10% of cash value at 1<sup>st</sup> anniversary (contractual)</li> <li>• plus 5% of cash value at 1<sup>st</sup> anniversary (fraternal benefit)</li> <li>• RMD for qualified plans</li> <li>• Death of annuitant</li> <li>• Annuitization – 8 year minimum</li> <li>• Additional deposits do not reset penalty *** Nursing Home</li> </ul>
<b>Elite</b> <b>8</b> Non- Guaranteed Interest Rate Years 2-8 3.60%	<b>3.75%</b> Effective Annual Yield	0-95 Current Age	<b>\$300</b> Min. Deposit <b>\$25</b> month ACH ----- \$4,999 (Q/NQ)	1 <sup>st</sup> Year Only	<b>2.00%</b>	Yes*	Year 1 - 8% Year 2 - 7% Year 3 - 6% Year 4 - 5% Year 5 - 4% Year 6 - 3% Year 7 - 2% Year 8 - 1%	<ul style="list-style-type: none"> <li>• Interest W/D After 30 Days</li> <li>• 10% of cash value at 1<sup>st</sup> anniversary (contractual)</li> <li>• plus 5% of cash value at 1<sup>st</sup> anniversary (fraternal benefit)</li> <li>• RMD for qualified plans</li> <li>• Death of annuitant</li> <li>• Annuitization – 8 year minimum</li> <li>• Additional deposits do not reset penalty *** Nursing Home</li> </ul>
<b>Gold</b> <b>5</b> Non- Guaranteed Interest Rate Years 2-5 3.40%	<b>3.65%</b> Effective Annual Yield	0-95 Current Age	<b>\$5,000</b> Min. Deposit ----- \$1,000,000 (Q/NQ)	1 <sup>st</sup> Year Only	<b>2.50%</b>	Yes*	Year 1 – 5% Year 2 – 4% Year 3 – 2% Year 4 – 2% Year 5 – 1%	<ul style="list-style-type: none"> <li>• Interest W/D After 30 Days</li> <li>• 10% of cash value at 1<sup>st</sup> anniversary (contractual)</li> <li>• plus 5% of cash value at 1<sup>st</sup> anniversary (fraternal benefit)</li> <li>• RMD for qualified plans</li> <li>• Death of annuitant</li> <li>• Annuitization – 5 year minimum</li> <li>• Additional deposits do not reset penalty *** Nursing Home</li> </ul>



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<b>Premier</b> <b>5</b> Non- Guaranteed Interest Rate Years 2-5 3.25%	<b>3.45%</b> Effective Annual Yield	0-95 Current Age	<b>\$300</b> Min. Deposit <b>\$25</b> month ACH ----- \$4,999 (Q/NQ)	1 <sup>st</sup> Year Only	<b>2.00%</b>	Yes*	Year 1 – 5% Year 2 – 4% Year 3 – 3% Year 4 – 2% Year 5 – 1%	<ul style="list-style-type: none"> <li>• Interest W/D After 30 Days</li> <li>• 10% of cash value at 1<sup>st</sup> anniversary (contractual)</li> <li>• plus 5% of cash value at 1<sup>st</sup> anniversary (fraternal benefit)</li> <li>• RMD for qualified plans</li> <li>• Death of annuitant</li> <li>• Annuitization – 5 year minimum</li> <li>• Additional deposits do not reset penalty *** Nursing Home</li> </ul>
<b>Silver</b> <b>2</b> Non- Guaranteed Interest Rate Year 2 2.50%	<b>3.00%</b> Effective Annual Yield	0-95 Current Age	<b>\$5,000</b> Min. Deposit ----- \$400,000 (Q/NQ)	1 <sup>st</sup> Year Only	<b>2.00%</b>	Yes*	Year 1 – 4% Year 2 – 4%	<ul style="list-style-type: none"> <li>• Interest W/D After 30 Days</li> <li>• 10% of cash value at 1<sup>st</sup> anniversary (contractual)</li> <li>• plus 5% of cash value at 1<sup>st</sup> anniversary (fraternal benefit)</li> <li>• RMD for qualified plans</li> <li>• Death of annuitant</li> <li>• Annuitization – 2 year minimum</li> <li>• Additional deposits do not reset penalty *** Nursing Home</li> </ul>
<b>Choice</b> <b>2</b> Non- Guaranteed Interest Rate Year 2 2.50%	<b>2.50%</b> Effective Annual Yield	0-95 Current Age	<b>\$300</b> Min. Deposit <b>\$25</b> month ACH ----- \$200,000 (Q/NQ)	1 <sup>st</sup> Year Only	<b>1.75%</b>	Yes*	Year 1 – 5% Year 2 – 4%	<ul style="list-style-type: none"> <li>• Interest W/D After 30 Days</li> <li>• 10% of cash value at 1<sup>st</sup> anniversary (contractual)</li> <li>• plus 5% of cash value at 1<sup>st</sup> anniversary (fraternal benefit)</li> <li>• RMD for qualified plans</li> <li>• Death of annuitant</li> <li>• Annuitization – 2-year minimum</li> <li>• Additional deposits do not reset penalty *** Nursing Home</li> </ul>



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SPIA 2 yr.	1.25%	0-90 Current Age	\$10,000 ----- \$200,000	Rate Locked at Issue	Rate Locked at Issue	No	N/A	<ul style="list-style-type: none"> <li>• Examples of Payout Options are: Period Certain, Life, Life – No Refund, Installment Refund, Joint &amp; Survivor option, Period Certain &amp; Life</li> <li>• <b>Longer payout options available – Contact Home Office for details</b></li> <li>• <b>Call 800-457-4732</b></li> </ul>
SPIA 3-5 yrs.	2.25%		\$10,000 ----- \$1,000,000					
SPIA 10+yrs.	3.25%		\$10,000 ----- \$1,000,000					
Deposit Agreement	2.00%	N/A	\$1,000 ----- \$100,000	1 <sup>st</sup> Year Only	1.00%	Yes	No	<ul style="list-style-type: none"> <li>• One withdrawal per quarter</li> <li>• For Non-Profit Organizations &amp; Not for Profit Organizations</li> <li>• Minimum Account Balance - \$1,000</li> </ul>

Life Insurance Quoting Only “mobile phone version”: [viscalc.com/app/invite/nbn6c7](https://viscalc.com/app/invite/nbn6c7)

Licensed in: AZ, CO, CT, IL, IN, MD, NJ, MI, OH, PA, RI, VA, TX, WV

\* The IRS may limit annual deposits into qualified accounts. Please consult a tax advisor for more information.

\*\* Withdrawals prior to age 59 ½ may be subject to IRS early withdrawal penalty. Consult a tax advisor for specific tax consequences.

Available Qualified Plans: HSA, SEP, IRA, Roth, Coverdell Education Savings Account, Keogh and Simple.

\*\*\*Fraternal benefit waives the declining surrender penalty in case of nursing home confinement. Please see our Illustration Software Report for complete details.

ISDA’s Complete Illustration Software and Forms – Access Site: [viscalc.com/isda](https://viscalc.com/isda)