



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 8</b>	<b>4.50%</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 ***Serious illness</li> </ul>
<b>Elite 8</b>	<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 ***Serious illness</li> </ul>
<b>Gold 5</b>	<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 ***Serious illness</li> </ul>



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<b>Premier 5</b>	<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 ***Serious illness</li> </ul>
<b>Silver 2</b>	<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 ***Serious illness</li> </ul>
<b>Choice 2</b>	<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 ***Serious illness</li> </ul>



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<b>SPIA 2</b>	<b>1.25%</b>	0-90 Current Age	<b>\$10,000</b> ----- \$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>
<b>SPIA 5</b>	<b>2.25%</b>		<b>\$10,000</b> ----- \$1,000,000					
<b>SPIA 10</b>	<b>3.25%</b>		<b>\$10,000</b> ----- \$1,000,000					
<b>Deposit Agreement</b>	<b>2.00%</b>	N/A	<b>\$1,000</b> ----- \$100,000	1 <sup>st</sup> Year Only	<b>1.0%</b>	Yes	No	<ul style="list-style-type: none"> <li>• <b>One withdrawal per quarter</b></li> <li>• <b>For Non-Profit Organizations &amp; Not for Profit Organizations</b></li> <li>• <b>Minimum Account Balance - \$1,000</b></li> </ul>

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.

No contract fees or maintenance charges.

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

\*\*\*Fraternal benefit waives the declining surrender penalty in case of illness (i.e. heart attack, cancer or nursing home confinement). Please see our Illustration Software Report for complete details.

For Forms and Illustration Software: [viscalc.com/isda](http://viscalc.com/isda)