

*A Different Kind of Indexed Annuity*

Company Ratings	
AM Best	A+
S&P	AA+
Fitch	AA
Comdex	97

**2.00% Interest Credit - Even in Negative Years!**

SAMPLE - \$100,000 Deposit

Point-to-Point (2% floor; 5.00% Cap)		Hypothetical S&P 500 Annual Performance
Accumulation Value	Annual Interest Credit	
105,000	5.00%	6.92%
110,250	5.00%	11.32%
112,455	2.00%	-12.55%
117,325	4.33%	4.33%
119,670	2.00%	-19.23%

- > "A+" rated carrier
- > **2% account value credit in negative years**
- > 5.00% annual point-to-point cap
- > 2.25% fixed account option
- > 10% free withdrawals after 1 year
- > Full value at death
- > \$1,000 minimum premium (flex)
- > Minimum guarantee 2% on 100%
- > 5-year surrender charge - 60 day window
- > Not approved in AK, NJ, NY, OR, SC

Penalty-free value during 60-day window

**Call for Details and a Sales Kit  
800-537-2476**

[www.AnnuityAdvisors.com](http://www.AnnuityAdvisors.com)

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