



Annuity Chart

Plan Name	Current Interest Rate - APY	Features	Minimum Lifetime Guarantee	Take Interest Only Option	Minimum Premium	Additional Deposits Permitted	NSS Penalty Free Withdrawals Surrender Charges
Preferred 8	3.50%	Initial Rate	2.00%	Yes	\$1,000 or \$90/month*	Yes	10% Per Contract Year** 8 Years: 9, 8, 7, 6, 5, 4, 3, 2, 0%
Preferred 5	3.00%	Initial Rate	2.00%	Yes	\$1,000 or \$90/month*	Yes	10% Per Contract Year** 5 Years: 6, 5, 4, 3, 2, 0%
Optimum 3	2.00%	Interest Rate Guarantee -3 Yrs. Maximum Deposit \$25,000	2.00%	No	\$1,000	1st 90 Days Only	10% Per Contract Year 3 Years: 6, 5, 4%

Annuity Rate History

• \$100,000 maximum deposit on all SPIA's and Preferred 5 and 8 products.

- Interest Rates are declared Quarterly.
- All products are available as Qualified or Non-Qualified plans.
- Available Qualified plans: Traditional IRA, Roth IRA, Coverdell Education Savings Account, or SEP.
- Issue Ages for Coverdell Education Savings Account are 0-18.
- No Contract fees or maintenance charges.
- Unless otherwise stated, interest calculated daily and posted monthly.

* Preferred 8 and Preferred 5: When using monthly Direct Debit, principal balance in account must reach a minimum of \$1,000 by end of first contract year.

Preferred 8		Preferred 5	
Date	Base	Date	Base
12/01/03	4.00%	12/01/03	3.00%
03/01/04	4.50%	03/01/04	3.75%
10/01/06	4.75%	05/01/05	4.00%
01/01/07	5.00%	03/01/06	4.25%
05/01/08	4.80%	10/01/06	4.50%
04/01/09	4.70%	01/01/07	4.75%
01/01/10	4.55%	05/01/07	4.75%
05/15/10	4.55%	05/01/08	4.55%
07/01/10	4.45%	04/01/09	4.40%
08/01/10	3.50%	01/01/10	4.25%
06/01/11	3.25%	05/15/10	4.25%
01/01/12	3.50%	07/01/10	4.10%
07/01/18	3.75%	08/01/10	3.25%
01/01/20	3.50%	06/01/11	3.00%
		01/01/12	3.25%
		01/01/13	3.00%
		07/01/18	3.25%
		01/01/20	3.00%

Not FDIC/NCUA insured • May lose value • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency



Life Insurance Chart

Type of Insurance Plan	Issue Age	Minimum Face Amount	Riders Available	Products Features and Notes
Permanent				
Whole Life	0-85	\$10,000	Accidental Death, Disability Waiver of Premium, Payor Waiver of Premium, 10-Year Renewable Term, 20-Year Level Term	Excellent value for low cost protection along with cash value accumulation and dividend earning potential.
20 Pay Life	0-85	\$5,000	Accidental Death, Disability Waiver of Premium, Payor Waiver of Premium, 10-Year Renewable Term, 20-Year Level Term	All the benefits of our Ordinary Whole Life Plan, but paid up sooner. Cash value accumulation and dividend earning potential.
Single Premium Life	0-85	\$5,000	None	3-Pay Option: Three equal installments. 1st installment due with application. 2 nd & 3 rd installments are due on the 1 st and 2 nd contract anniversary dates, respectively. Applicant must sign Promissory Loan Note at time of application. An 8% annual interest charge on installments that are more than thirty (30) days past due.
Term				
Youth Term - Single Premium	0-22	\$10,000	None	Benefit continues to age 30. Qualifies for conversion credits.
Youth Term - Annual Premium	0-22	\$10,000	None	Premium payable to age 25. Benefit continues to age 30. Qualifies for conversion credits.
10-Year Renewable Term	18-70	\$25,000	Accidental Death, Disability Waiver of Premium, Payor Waiver of Premium	Premiums are scheduled to remain level through each 10-Year term period. (See below). This plan is convertible until age 70. Qualifies for conversion credits. Benefits expire at age 95.
20-Year Level Term	18-60	\$50,000	Accidental Death, Disability Waiver of Premium, Payor Waiver of Premium	Premium payments are scheduled to remain level for 20 years. (At the end of the 20-Year contract period, the certificate becomes an Annual renewable Term contract). This plan is convertible to a permanent plan until age 70. Qualifies for conversion credits. Benefits expire at age 95.

REFER TO SPECIFIC PRODUCT PAGE FOR FULL DETAILS OF EACH PLAN.

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