

Jumpstart Your Retirement Savings

CL Arrow MAX
Premium Bonus Case Study



Let's Compare -

To the right is a hypothetical chart comparing two fixed indexed annuities; both begin with \$500,000 initial premium and are allocated to a 7% Cap Rate Annual Point-to-Point interest crediting strategy. One has a 20% premium bonus and 0.95% annual fee and the other has a 15% premium bonus with no fee.



When is 15% Greater than 20%?

Hint...It's all about the fees!

A larger premium bonus may look attractive, but it doesn't always mean more interest credited to your fixed index annuity. In fact, a no-fee premium bonus annuity might ultimately credit more interest over time than one with higher fees.

			Fixed Index Annuity - A Bonus 20% Bonus Amount \$100,000 Annual Bonus Fee 0.95%		Fixed Index Annuity - B Bonus 15% Bonus Amount \$75,000 Annual Bonus Fee 0.00%	
Yr	Index Return	Interest Credit	Account Value	Fee	Account Value	Fee
1	11.40%	7.00%	\$635,901	\$6,099	\$615,250	\$0
2	-0.70%	0.00%	\$629,860	\$6,041	\$615,250	\$0
3	9.50%	7.00%	\$667,548	\$6,403	\$658,317	\$0
4	19.40%	7.00%	\$707,490	\$6,786	\$704,399	\$0
5	-6.20%	0.00%	\$700,769	\$6,721	\$704,399	\$0
6	20.90%	7.00%	\$742,700	\$7,123	\$753,707	\$0
7	12.30%	7.00%	\$787,139	\$7,550	\$806,467	\$0
8	8.00%	7.00%	\$834,238	\$8,001	\$862,919	\$0
9	-19.40%	0.00%	\$826,312	\$7,925	\$862,919	\$0
10	8.70%	7.00%	\$875,755	\$8,399	\$923,324	\$0
			\$875,755	\$71,048	\$923,324	\$0

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CL Arrow MAX No-Fee Premium Bonus Fixed Index Annuity



Premium Bonus Feature

The premium bonus immediately increases your contract value. The bonus amount is calculated by an age-based percentage of initial premiums and vests overtime. Your bonus value is eligible to earn interest credits and increase your annuity's growth potential.

For example, a 70-year-old customer who purchases a CL Arrow MAX 10 FIA with a \$100,000 initial premium will immediately receive a 15% premium bonus, increasing their contract value by \$15,000.

It is important to note that the premium bonus and associated earnings are not available for immediate withdrawal. Therefore, it is not intended to meet short-term financial goals.

The CL Arrow MAX no-fee premium bonus fixed index annuity is distributed exclusively through Alpha Solutions Management.



Premium Bonus Age Bands

	Ages	Premium Bonus
CL Arrow MAX 5	0-75	7%
	76-90	5%
CL Arrow MAX 7	0-75	10%
	76-85	7%
CL Arrow MAX 10	0-75	15%
	76-85	11%

Ask your agent for more details and discover if the CL Arrow MAX FIA might be a fit for you.





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