

MarketForce Bonus Index™ Annuity

New Index Annuity with
Rate Buy-Ups Offer
Competitive Advantages!

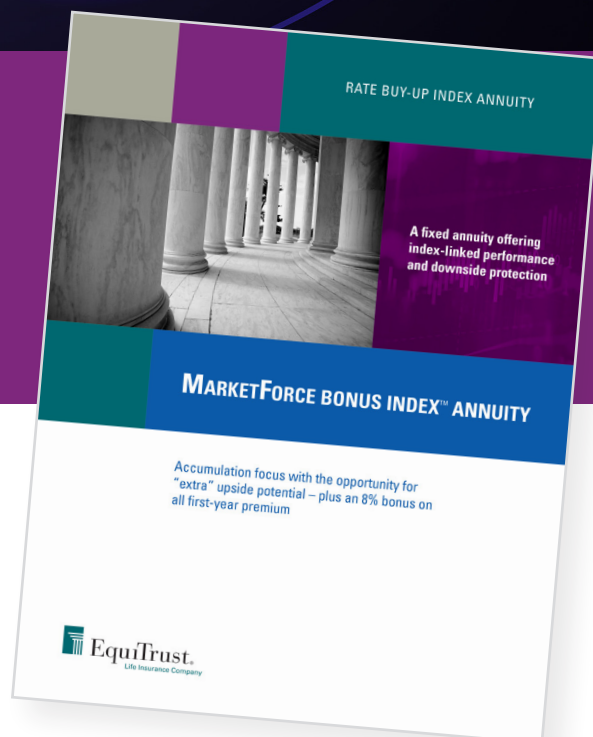


Product Specs

- \$10,000 min premium
- Issue age: 0-80
- 8% Premium Bonus
- Single Premium
- Buy-Up Account Annual Fee: 1.50%
- MGA Commission: 7%

Competitive Advantages

- Full premium bonus up to issue age 80 (and full agent compensation to issue age 80, too!)
- Diversify with four buy-up and two no-fee accounts
- Wealth Transfer opportunity
- Buy-Up account fee locked in – cannot increase
- Renewal Rate Transparency



MarketForce Bonus Index (8% Premium Bonus)					
Index	Crediting Method	Fee	Rate	Illustrated Rate	Effective Illustrated Rate
	Fixed	No	1.25%	1.25%	1.25%
S&P 500 Index	1-Year Pt-to-Pt Cap	No	2.25%	1.57%	1.57%
S&P MARC 5% Index	1-Year Pt-to-Pt Participation	No	50%	3.00%	3.00%
S&P 500 Index	1-Year Pt-to-Pt Cap	1.50%	5.00%	3.47%	1.92%
S&P 500 Index	1-Year Pt-to-Pt Participation	1.50%	40%	5.06%	3.48%
Barclays Focus50 Index	1-Year Pt-to-Pt Participation	1.50%	100%	7.08%	5.47%
S&P MARC 5% Index	1-Year Pt-to-Pt Participation	1.50%	110%	6.54%	4.94%

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ET-MFRC-ADVANTAGES (11-21)

