

LUMP SUM

GMWB

1. SAFETY 1ST

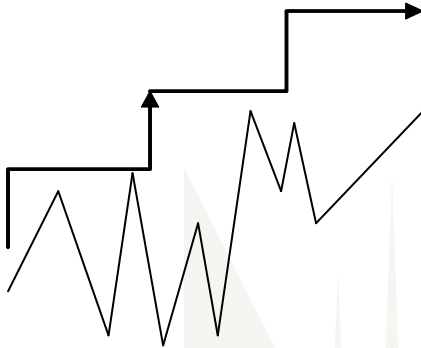
GUARANTEED GROWTH

2. ASSUME RATE OF 4-7%

5-8%

3. SIMPLE

5-8%



5-8%

5-8%

5-8%

5-8%

WHICH DO YOU PREFER?

DEFERRAL UP TO 20 YRS!

IRR / Free / Bonus

Factors for Income

5 YR (4-7) 10 N/A

1) GMWB Value

7 YR (4-7) 10 3

2) Age (Single / Joint)

10 YR (4-7) 10 5-10

3) Income for Life

AND...

LTC Benefits

*% for IRR, Free and Bonus



kate.peil@summitalliance.net / (800) 424-3978 x103

Representing: Allianz, American Equity, American General, American Investors (AVIVA), American National (ANICO), Americo, Annuity Investors, EquiTrust, Fort Dearborn, Forethought, Genworth, Great American, Hartford, Integrity, Jackson National, John Hancock, Legacy, Life of the Southwest, Lincoln Benefit Life, Lincoln National/Financial, Loyal American, MetLife, Minnesota Life, Nationwide, National Western, North American, OMNF Financial, Penn Mutual, Presidential, Principal, RBC Insurance, Reliance Standard, Royal Neighbors of America, The Standard, Sun Life Financial, Transamerica, United of Omaha, West Coast Life