

FTS Life Insurance Agency, Inc.

Effective 06.09.2017

Rates Subject to Change

North American
BenefitSolutions 10

Single Premium Deferred Fixed Index Annuity		
Strategy	10 Year	
	Most States	CT, DE, FL, IN, MD, MS, NV, OH, OK, SC, TX
S&P 500 Annual Point to Point Cap <i>Any annual increase in the Index on a pt to pt basis, subject to a Cap, declared annually, never less than 0.50%.</i>	4.50%	4.50%
S&P 500 Monthly Point to Point Cap <i>Each year, all monthly index changes, positive (subject to cap, never less than 0.25%) or negative (no cap) are totalled.</i>	2.00%	2.00%
Nasdaq-100 Monthly Point to Point Cap <i>Each year, all monthly index changes, positive (subject to cap, never less than 0.25%) or negative (no cap) are totalled.</i>	1.65%	1.65%
S&P 500 Low Volatility Daily Risk Control 5% Annual Point to Point Spread No Cap (N/A in PA, SC) <i>Any annual increase in the Index on a pt to pt basis, subject to a spread, declared annually, never more than 15%.</i>	2.00%	2.00%
S&P 500 Monthly Average w/ Participation Rate - No Cap <i>Each year, all monthly index changes are totalled and divided by 12, the beginning index number is subtracted and multiplied by participation rate (never less than 5%)</i>	70%	70%
Dow Jones Montly Average w/ Participation Rate - No Cap <i>Each year, all monthly index changes are totalled and divided by 12, the beginning index number is subtracted and multiplied by participation rate (never less than 5%)</i>	70%	70%
Fixed Rate <i>Declared annually, never less than 0.25%</i>	2.20%	2.20%
Minimum Guaranteed Rate	87.5% @ 1.00%	
Maximum Issue Age	40 - 79	
Minimum / Maximum Premium	\$20K / \$1M (\$25 Min addition / \$5,000 Max addition)	
Surrender Charges <i>(Not available in: AK, MN, MO, PA, UT, VA, WA)</i>	10, 10, 9, 9, 8, 8, 7, 6, 4, 2% +/- MVA <i>Surrender Charges May Vary in CA, CT, FL, HI, IL, IN, MA, NH, NV, OH, OK, SC, TX</i>	
Product Features	❖ 5% or RMD penalty free withdrawals after yr 1-10% if no w/d taken in prior yr after yr 2 ❖ Nursing Home Waiver (90 days after yr 1) <i>(Not available in MA)</i>	
Rider Features	Income	
	❖ Rider Fee: 120bps	
	Benefit Base	
	Income Value receives the 20% Bonus Day 1 PLUS any Account Value Credits for 20 years; the 120, 140 or 160% are the Base Amounts the Benefit Base can be Years 1-5: 120% of Premium minus Withdrawals Years 6-10: 140% of Premium minus Withdrawals Years 11+: 160% of Premium minus Withdrawals	
	❖ NH Multiplier Doubles Lifetime Income Payment (after yr 2) for up to 5 Annual Payments (reverts back to Original Payment after 5th payment) <i>(N/A in CA, CT, IL)</i>	
	Death Benefit	
	Benefit Base Over 5 Year Payout	
Rate Hold	45 days from date app received	
Death Benefit	Accumulated Value	
Annuitization	1 x life or 5 x 5	
Company Ratings	A.M. Best: A+	
Commissions <i>Chargeback at death or surrender: 0 - 6 months: 100% 7 - 12 months: 50%</i>	Ages	Amount
	40 - 75	7.00%
	76 - 79	5.25%

FTS Life Insurance Agency, Inc. (800) 544-9532

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