



Independent
Marketing
Group

ANICO Strategy Indexed Annuity PLUS



The Lifetime Income Rider with Fixed Rate can now **DOUBLE THE INCOME BASE** in 10 years!

Hypothetical Example¹

ASIA PLUS 10 - \$100,000 premium. Lifetime Income Rider with 7.2% Fixed Rate

| Contract Year | Income Base | Contract Year | Income Base |
|---------------|---------------------|---------------|---------------------|
| 0 | \$100,000.00 | 6 | \$151,763.98 |
| 1 | \$107,200.00 | 7 | \$162,690.99 |
| 2 | \$114,918.40 | 8 | \$174,404.74 |
| 3 | \$123,192.52 | 9 | \$186,961.88 |
| 4 | \$132,062.39 | 10 | \$200,423.14 |
| 5 | \$141,570.88 | | |

Effective 05/01/2018

Increased Income Base growth potential with **increased fixed rates** on Lifetime Income Riders!

7.2%

Fixed Rate

Fixed Rate for 10 years

4.2%

Fixed Rate Plus Index Credit

Fixed Rate for 10 years PLUS Index Credit
Continue to earn index credit after the 10 year
Accumulation Period until income payments begin

Run a Quote Today!

Requires Expert Office Login

1) This Hypothetical Example is for illustrative purposes only and are not a guarantee of any specific results and assumes no excess withdrawals were made from the annuity value during the Income Base Growth Period, and that no income payments have begun under the Lifetime Income Rider.

Rider availability will vary by state. Lifetime Income Rider index credit is calculated differently than base contract indexed strategies and does not impact the base contract's Annuity Value. There are fees for these riders. Any excess withdrawals will decrease the income base and will require the income payment to be recalculated, resulting in lower income payments. A full surrender will terminate the contract and lifetime income rider payments. You may not take a partial or excess withdrawal that would result in an annuity value of \$2,000 or less. ASIA PLUS Surrender Charge Schedules: 7 year: 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%; 10 year: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%; California 10 year: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. A Market Value Adjustment may apply. Contract Form Series IA13, LIR14 (Forms may vary by state). See Policy for details and limitations.

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