

ANNUITY DISCLOSURE

Interest Rate: Your annuity will earn an initial interest rate of _____% APY.

Surrender Charges: Your annuity contract contains surrender charges for early withdrawal more than the free 10% annual penalty free provision after the first year. Withdrawals from annuities prior to age 59 ½ may be subject to IRS penalties

Optimum Choice – 1 Year

Surrender Charges: Year 1-6%, Year 2-5%, Year 3-4%, Year 4-3%, Year 5-2%

The interest rate is guaranteed for the one (1) year. The minimum guaranteed interest rate is _____%.

No surrender charge will be applied to any withdrawal made during the thirty (30) day window period.

Optimum Choice – 2 Year

Surrender Charges: Year 1-5%, Year 2-4%

The interest rate is _____% is guaranteed for the two (2) years.

Optimum Choice – 3 Year

Surrender Charges: Year 1-6%, Year 2-5%, Year 3-4%,

The interest rate is _____% is guaranteed for the three (3) years.

Genesis – 5 Year

Surrender Charges: Year 1-6%, Year 2-5%, Year 3-4%, Year 4-3%, Year 5-2%

The interest rate is guaranteed for the one (1) year. The minimum guaranteed interest rate is _____%

Genesis – 8 Year

Surrender Charges: Year 1-8%, Year 2-7%, Year 3-6%, Year 4-5%, Year 5-4%, Year 6-3%, Year 7-2%, Year 8-1%.

The interest rate is guaranteed for the one (1) year. The minimum guaranteed interest rate is _____%.

Authorized Representatives are paid a commission by the Serb National Federation. Commissions are not deducted from your account value. All contributions received from you are fully credited to your account.

_____/_____/_____
Dated

Signature Applicant/Annuitant

Signature of Agent