

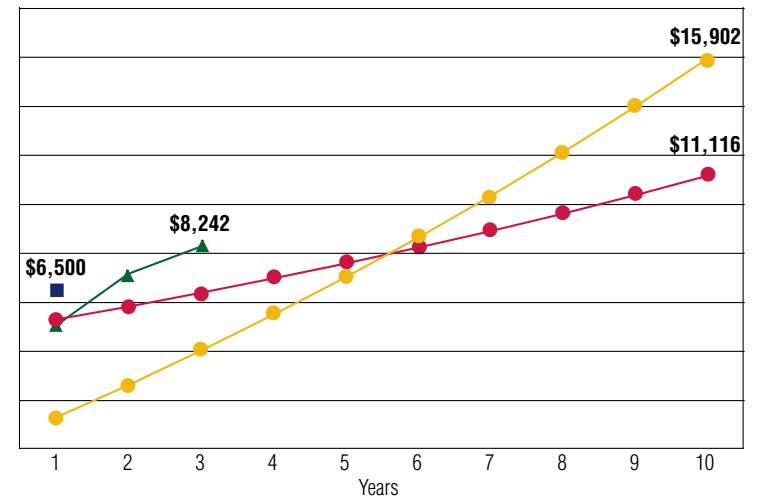
The Choice is Yours: Commission Options on Safe ReturnSM

When you sell a Safe Return annuity, you now have **four** commission options to choose from:

◆ Heaped ◆ Mod 3 ◆ Trail AV ◆ Level AV

Example: For a Safe Return sale to a 65-year old with a purchase payment of \$100,000, you would earn the following with each option:

YEAR	HEAPED:	MOD 3:	TRAIL AV:	LEVEL AV:
1	\$6,500 (6.5%)	\$5,000 (5%)	\$5,256 (4.75% + 0.5%)	\$1,250 (1.25%)
2	--	\$2,126 (2%)	\$532 (0.5%)	\$1,329 (1.25%)
3	--	\$1,116 (1%)	\$558 (0.5%)	\$1,395 (1.25%)
4	--	--	\$586 (0.5%)	\$1,465 (1.25%)
5	--	--	\$615 (0.5%)	\$1,538 (1.25%)
6	--	--	\$646 (0.5%)	\$1,615 (1.25%)
7	--	--	\$678 (0.5%)	\$1,696 (1.25%)
8	--	--	\$712 (0.5%)	\$1,781 (1.25%)
9	--	--	\$748 (0.5%)	\$1,870 (1.25%)
10	--	--	\$785 (0.5%)	\$1,963 (1.25%)
TOTAL:	\$6,500	\$8,242	\$11,116	\$15,902



Trail AV and Level AV continue to pay over the life of the contract!

Assumes 100% in indexed strategy at an annual growth rate of 5%; contract is held for 10 years. Safe Return issued under contract form number P1074509NW.

26% more than heaped

71% more than heaped

144% more than heaped

Select how you want to be paid on a case-by-case basis on the application.

10. For MGA/Agent Use Only (Commission Structure Codes)

Icon NT T2 Safe Return HEAP (01) MOD 3 (02) Trail AV (03) Level AV (04)



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For more information, contact a Relationship Manager at **(800) 438.3398, ext. 11999**