

BULBROOK/DRISLANE

ANNUITIES

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Product Description	Maximum Bonus Tiers**	Current Base Rate	Additional Bonus Tiers**	Bonus Type
Optimizer 1 Single Premium One-Year Rate Guarantee	3.00% \$250k minimum initial premium	2.00%	Under \$50k 2.25% \$50k-99k 2.35% \$100k-249k 2.50%	First Year Interest Rate Bonus
Optimizer 2 Single Premium Two-Year Rate Guarantee	3.10% For \$100,000+, add 1.00% to the initial premium	3.10%	\$50k-99k add 0.50% to the initial premium	First Year Premium Bonus
Optimizer 3 Single Premium Three-Year Rate Guarantee	3.25% \$250k minimum initial premium	2.25%	Under \$50k 2.50% \$50k-99k 2.75% \$100k-249k 3.00%	Three-Year Interest Rate Bonus
Optimizer 5 Single Premium Five-Year Rate Guarantee	3.85% \$250k minimum initial premium	2.85%	Under \$50k 3.10% \$50k-99k 3.35% \$100k-249k 3.60%	Five-Year Interest Rate Bonus
Optimizer Flex Flexible Premium One-Year Rate Guarantee	N/A	2.20%	N/A	N/A

* Please see www.ambest.com for complete details. ** Rates effective 11/15/2009 and are subject to change. Interest rate bonuses apply in the first year only for the Optimizer 1 and for the entire initial rate guarantee period for the Optimizer 3 and the Optimizer 5. Premium bonuses apply in the first year only for the Optimizer 2. *** Please ask your financial representative for complete details.

Bulbrook/Drislane Brokerage

800-227-1258 Call Today! **781-237-2350**

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