

# ASIA PLUS – DOUBLE THE BASE!



The **ANICO Strategy Indexed Annuity** (ASIA) PLUS is a flexible premium fixed deferred indexed annuity. This product offers upside interest potential through several different crediting options and a guaranteed minimum surrender value.

In addition to the benefits of an Indexed Annuity, ASIA PLUS also gives the option, at time of issue, to add a Lifetime Income Rider (LIR) which provides an income stream that is **GUARANTEED FOR LIFE**, even if the Annuity Value falls to zero. The initial premium income base is credited the guaranteed rate, set at issue, each contract year for 10 years or until the LIR income begins. ASIA Plus with a locked in rate of 7.20% for 10 years, offers policy holders the potential to double their base. The product offers two different options for the LIR:

The Lifetime Income Rider has two options		
<b>Fixed Rate</b>	A fixed rate, set at issue and guaranteed for the life of the contract, is annually compounded and credited daily for a set number of years.	The initial premium income base will be credited the guaranteed rate, set at issue, each contract year for 10 years or until the LIR income begins. All renewal premiums paid will add to the total income base but will not be credited with any interest.
<b>Fixed Rate + Index Credit</b>	<p>A fixed rate, set at issue and guaranteed for the life of the contract, is annually compounded and credited daily for a set number of years.</p> <p style="text-align: center;">+</p> <p>The portion of your premium allocated to indexed crediting strategies will earn interest based upon the increase, if any, of the index or indices selected. Index credits are earned for premium allocated to index strategies for a set number of years.</p>	<p>The initial premium income base will be credited the guaranteed rate, set at issue, each contract year for 10 years or until the LIR income begins. All renewal premiums paid will add to the total income base but will not be credited with any interest.</p> <p style="text-align: center;">+</p> <p>Index credits are added to the initial premium income base any time interest is credited to indexed strategies until the earlier of a set number of years or once income withdrawals begin.</p>

Lifetime Income Rider availability varies by state. See your agent for availability, current rate, and period. There is a separate premium charge for each lifetime income rider option which is locked in at the beginning of the contract. Ask your agent for the current rider premium charges. Hypothetical examples are for illustrative purposes only. Please see your agent for current rates.

The income base is maintained separately from the annuity value and is used to determine income payments. This value accumulates interest annually up to a set number of years or until income payments have been selected to begin, whichever comes first. At issue, the policy holder decides whether the income base will accumulate using the fixed rate lifetime income rider or the fixed rate plus index credit option. Once receiving income payments, the income base amount will be equal to the higher of either the contract's annuity value on the date income payments begin or the income base.

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## Hypothetical Fixed Rate

**Initial Premium = \$100,000** (Assumed LIR Growth Rate = 6.85%)

Contract Year	Age	LIR Growth	Income Base	Withdrawal Factor	Available Annual LIR Income
1	51	6.85%	\$106,850	3.60%	\$3,847
2	52	6.85%	\$114,169	3.70%	\$4,224
3	53	6.85%	\$121,990	3.80%	\$4,636
4	54	6.85%	\$130,346	3.90%	\$5,083
5	55	6.85%	\$139,275	4.00%	\$5,571
6	56	6.85%	\$148,815	4.10%	\$6,101
7	57	6.85%	\$159,009	4.20%	\$6,678
8	58	6.85%	\$169,901	4.30%	\$7,306
9	59	6.85%	\$181,539	4.40%	\$7,988
10	60	6.85%	\$193,975	4.50%	\$8,729
11	61	0.00%	\$193,975	4.60%	\$8,923
12	62	0.00%	\$193,975	4.70%	\$9,117
13	63	0.00%	\$193,975	4.80%	\$9,311
14	64	0.00%	\$193,975	4.90%	\$9,505
15	65	0.00%	\$193,975	5.00%	\$9,699
16	66	0.00%	\$193,975	5.10%	\$9,893
17	67	0.00%	\$193,975	5.20%	\$10,087
18	68	0.00%	\$193,975	5.30%	\$10,281
19	69	0.00%	\$193,975	5.40%	\$10,475
20	70	0.00%	\$193,975	5.50%	\$10,669
21	71	0.00%	\$193,975	5.60%	\$10,863
22	72	0.00%	\$193,975	5.70%	\$11,057
23	73	0.00%	\$193,975	5.80%	\$11,251
24	74	0.00%	\$193,975	5.90%	\$11,445
25	75	0.00%	\$193,975	6.00%	\$11,638
26	76	0.00%	\$193,975	6.10%	\$11,832
27	77	0.00%	\$193,975	6.20%	\$12,026
28	78	0.00%	\$193,975	6.30%	\$12,220
29	79	0.00%	\$193,975	6.40%	\$12,414
30	80	0.00%	\$193,975	6.50%	\$12,608

In the example above, we assume that during the first 10 years of the contract, the income base will be credited 6.85% annually compounded credited daily.

Please note that when the owner chooses to begin receiving income payments, the annual income amount is calculated based on the balance of either the annuity value or income base (whichever is higher).

For the life of the owner, the annual income will remain the same, even if the annuity value drops to zero (assuming no excess withdrawals).

These hypotheticals assume the contract issued on 1/1/2000 and no excess withdrawals are taken except for the Lifetime Income Payments as shown in the examples. Additional excess withdrawals would affect the results. Amounts have been rounded to the nearest dollar.  
A 50-year-old Male/Female purchased the annuity.

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