

The Magnificent
MYGA
Multi-Year Guarantee Annuity



"Should I
convert my
MYGA to
lifetime
income?"



In today's uncertain economy, what can you truly count on? When you own a MYGA, here's one thing you can be certain of... a monthly income that lasts for life. You know today and you know tomorrow.

Every MYGA comes with the guaranteed ability to convert its cash value to an income you can't outlive. MYGAs provide a "conversion factor." For every dollar of cash accumulated, the MYGA guarantees a predefined minimum level of lifetime monthly income.

At that time, you may be able to convert to a higher level of guaranteed income. But you have the certainty of knowing that it will not be less than your guaranteed rate.

Future interest rates for CDs are not known at all. With MYGAs you know your current rate, your minimum renewal rate, and the minimum amount of lifetime income you can guarantee in the future, even ten, twenty, or thirty years from now.

Moreover, you can choose an income plan that covers one person, or two people. Both you and your spouse can receive a known guaranteed income as long as either of you live

Why is this important? The guaranteed conversion right means that, at a minimum, you will always know how much lifetime guaranteed income you will have. You don't have to convert your MYGA to a lifetime income, but you have the right to at any time. That option, depending upon what happens in the future, may prove enormously valuable. And that choice is yours.