



CDs vs. MYGAs

| Feature | MYGA | CD |
|----------------------------------------------------------------------------------------------------------------------------------------|------|----|
| Is it free from principal/market risk and price fluctuations? | | |
| Is it a "no load" savings products where there are no administrative fees charged? | | |
| Is there a minimum interest rate guaranteed for the life of the contract? | | |
| Are interest earnings tax-deferred? | | |
| Are interest earnings reinvested automatically with no current income taxation? | | |
| Does it provide penalty-free withdrawals up to 10% of the account value following the first year anniversary and each year thereafter? | | |
| Does it pay the proceeds penalty-free to a designated beneficiary upon the death of the owner? | | |
| Does the investment automatically avoid the expense and delay of probate? | | |
| Does it offer guaranteed lifetime income with tax deferred advantages? | | |
| Can withdrawals be made prior to age 59-1/2 without being subject to an IRS penalty tax? | | |
| Is the deposit guaranteed?* | | |

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