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Start with as little as \$5,000³ Available up to age 85 No fees!

Riders included at no cost!

- 10% free withdrawal after year one
- Waiver of withdrawal charges for terminal illness/ nursing home⁴
- Enhanced death benefit

Subject to change at any time. Products/features may not be available in all states. 1) 20MYGA Plan Series. 2) 5.00% guaranteed interest rate for 5 years; renewal rate based on market conditions. 3% minimum guaranteed rate. 3) No more than \$250,000 in total 1891 Financial Life annuity contributions. 4) Rider not available in California.

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MYGA Premier Plus Riders Automatically Included at No Cost

• Free Partial Withdrawal Rider

Beginning in the second year, withdrawal charges will be waived on a withdrawn amount that is less than or equal to 10% of the accumulation value (as of the preceding certificate anniversary). A withdrawal charge will be applied only to amounts in excess of the 10% accumulation value each certificate year.

• Terminal Illness/Nursing Home or Hospital Confinement Rider

If you are diagnosed as terminally ill or are confined to a nursing home for more than 30 days, the withdrawal charge will be waived on a single withdrawal of up to 100% of the accumulation value.

Not available in California.

• Enhanced Death Benefit Rider Upon the Owner's death, the Death Benefit amount will be the Accumulation Value on the date of the death. Withdrawal Charges will be waived.

Building a Better Tomorrow, Today

At 1891 Financial Life we are called to something greater. The heart of our work is at the heart of your world. It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear through Faith, Community and Love.

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life. We are a not-for-profit life insurance Society, which means the sales from these financial service products help fund member benefits along with social, educational, and volunteer programs designed to respond to community needs. So, lifting up and looking out for others is simply who we are and what we do.

Subject to change. Products/features may not be available in all states.