



# Best Value Annuities From Cenco

- Fixed Indexed Annuities -
- Great for “Safe Money” - No Downside Market Risk!

## SHORT SURRENDER PERIOD

<b>ING Secure Index 5*</b> <b>*Optional ROP rider!</b>	<ul style="list-style-type: none"> <li>• \$15K minimum premium, 5 year surrender period</li> <li>• Available in all states except NY and OR</li> <li>• 4 indexing methods available</li> <li>• Income Protector Withdrawal Benefit available</li> </ul>
<b>Aviva MCA 6*</b>	<ul style="list-style-type: none"> <li>• 6 Year surrender periods</li> <li>• 4 indexing methods available</li> <li>• LifetimePay Plus Rider available</li> </ul>

## INCOME RIDER

<b>Aviva LifetimePay Plus*</b>	7.2% Compounding roll up, .75 annual charge Income doubled with custodial benefit
<b>ING Income Protector *</b>	6% Compounding roll up, .65 annual charge, guaranteed by contract. High withdrawal rate!
<b>LSW Guaranteed Income for Life</b>	7% Compounding roll up, .65 annual charge. Can terminate after 5 years. Higher distribution at some ages.
<b>North American Income Pay 2*</b>	8% Compounding roll up for 10 years, .75 annual charge



## BONUS

<b>Aviva MCA Xtra*</b>	<ul style="list-style-type: none"> <li>• 7% premium bonus</li> <li>• 10 year surrender period</li> </ul>
<b>North American Ten*</b>	<ul style="list-style-type: none"> <li>• 10% premium bonus</li> <li>• 10 year surrender period</li> </ul>

## HIGH CAP

<b>North American Freedom Choice (8 and 10 Year Only)*</b>	<ul style="list-style-type: none"> <li>• 7.15% (8yr), 7.50% (10yr) cap on high band (\$250K and over)</li> <li>• Issue ages 0-85</li> <li>• 5% penalty free option</li> </ul>
<b>ING Secure Seven</b>	<ul style="list-style-type: none"> <li>• 7.0% cap on high band starting at \$75K</li> <li>• Issue ages 0-80</li> <li>• \$15K minimum deposit</li> </ul>



## YIELD DATA CENTER\*\*

<b>5 Year Treasury - 2.05%</b>	<b>5 Year CD Annual Yield - 2.01%</b>
<b>10 Year Treasury - 3.40%</b>	<b>30 Year Treasury - 4.54%</b>

\*\* Source Wall Street Journal (3/11/11). For informational purposes only and is not intended for public use.

\*Approved for use by Registered Representatives of Ameritas Investment Corp, as of June 15, 2010.  
Check approvals prior to client presentation.

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