



# 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>• 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 Income 5 &amp; 7*</b>	<ul style="list-style-type: none"> <li>• 5 &amp; 7 Year surrender periods</li> <li>• 5 indexing methods available</li> <li>• LifetimePay Plus Rider available</li> </ul>

## INCOME RIDER

<b>Aviva LifetimePay Plus Rider*</b>	7.2% Compounding roll up, .75 annual charge Income doubled with custodial benefit
<b>ING Income Protector Rider*</b>	7% Compounding roll up, .40 annual charge, guaranteed by contract
<b>North American Income Pay 2*</b>	7.5% Compounding roll up, .50 annual charge



## BONUS

<b>Aviva MCA IncomeXtra*</b>	<ul style="list-style-type: none"> <li>• 8% 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>• 6.65% (8yr), 7% (10yr), 8.45% (14yr) cap on high band (\$250K and over)</li> <li>• Issue ages 0-85</li> <li>• 5% penalty free option</li> </ul>
<b>Aviva MCA IncomeElite</b>	<ul style="list-style-type: none"> <li>• 6.25% cap on high band starting at \$75K</li> <li>• Issue ages 0-78</li> <li>• \$5K minimum deposit</li> </ul>



## YIELD DATA CENTER\*\*

<b>5 Year Treasury - 1.40%</b>	<b>5 Year CD Annual Yield - 2.33%</b>
<b>10 Year Treasury - 2.58%</b>	<b>30 Year Treasury - 4.65%</b>

\*\* Source Wall Street Journal (9/11/10). 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.**