

Annuity Update January 31, 2004 – February 14, 2004  
Ask us about our **Twice-Weekly EFT Commission Payments!**

**Immediate Annuities**

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Rates decreasing

<p><b>NewMOMENTUM</b> <b><u>Flexible Premium Deferred Annuity</u></b></p> <table border="1"> <tr> <td>10-year rate</td> <td>4.20% Year 1</td> <td>3.45% Years 2-10</td> </tr> <tr> <td>7-year rate</td> <td>4.10% Year 1</td> <td>3.35% Years 2-7</td> </tr> <tr> <td>5-year rate</td> <td>3.95% Year 1</td> <td>3.20% Years 2-5</td> </tr> <tr> <td>3-year rate</td> <td>3.40% Year 1</td> <td>2.65% Years 2-3</td> </tr> <tr> <td>2-year rate</td> <td>3.35% Year 1</td> <td>2.60% Year 2</td> </tr> </table> <p><b>Minimum Initial Deposit: \$2000 (Q) &amp; \$5000 (NQ)</b></p>	10-year rate	4.20% Year 1	3.45% Years 2-10	7-year rate	4.10% Year 1	3.35% Years 2-7	5-year rate	3.95% Year 1	3.20% Years 2-5	3-year rate	3.40% Year 1	2.65% Years 2-3	2-year rate	3.35% Year 1	2.60% Year 2	<p><b>MOMENTUM Advantage</b> <b><u>Single Premium Deferred Annuity</u></b></p> <table border="1"> <tr> <td>10-year rate</td> <td>4.55% Year 1</td> <td>3.80% Years 2-10</td> </tr> <tr> <td>7-year rate</td> <td>4.40% Year 1</td> <td>3.65% Years 2-7</td> </tr> <tr> <td>5-year rate</td> <td>4.15% Year 1</td> <td>3.40% Years 2-5</td> </tr> <tr> <td>4-year rate</td> <td>3.75% Year 1</td> <td>3.00% Years 2-4</td> </tr> </table> <p><b>Minimum Deposit: \$20,000 (Q) &amp; (NQ)</b></p>	10-year rate	4.55% Year 1	3.80% Years 2-10	7-year rate	4.40% Year 1	3.65% Years 2-7	5-year rate	4.15% Year 1	3.40% Years 2-5	4-year rate	3.75% Year 1	3.00% Years 2-4
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<p><b>SPDA II</b> <b><u>Single Premium Deferred Annuity</u></b></p> <table border="1"> <tr> <td>1-year rate</td> <td>4.50% Year 1</td> <td><b>Includes a 1.00% 1st year enhancement</b></td> </tr> <tr> <td>3-year rate</td> <td>4.40% Year 1</td> <td>3.40% Years 2-3</td> </tr> <tr> <td>5-year rate</td> <td>4.25% Year 1</td> <td>3.25% Years 2-5</td> </tr> </table> <p><b>Minimum Deposit: \$2000 (Q) &amp; \$3000 (NQ)</b></p>	1-year rate	4.50% Year 1	<b>Includes a 1.00% 1st year enhancement</b>	3-year rate	4.40% Year 1	3.40% Years 2-3	5-year rate	4.25% Year 1	3.25% Years 2-5	<p><b>GrandMaster Flex3</b> <b><u>Flexible Premium Variable Annuity</u></b></p> <p><i>3 Year Surrender Period</i></p> <table border="1"> <tr> <td>2-year GRO</td> <td><b>2.20%</b></td> </tr> <tr> <td>3-year GRO</td> <td><b>2.35%</b></td> </tr> <tr> <td>5-year GRO</td> <td><b>2.80%</b></td> </tr> <tr> <td>7-year GRO</td> <td><b>2.95%</b></td> </tr> <tr> <td>10-year GRO</td> <td><b>3.10%</b></td> </tr> </table> <p><i>5% Commission Special</i></p> <ul style="list-style-type: none"> <li>• 1% commission trail after 3rd year</li> <li>• 9 Money Managers</li> <li>• Over 50 Variable Portfolios</li> <li>• Annual Step Up Death Benefit (Prior to Annuitant's 76th Birthday)</li> </ul> <p><b>Minimum Initial Deposit: \$20,000 (Q) &amp; (NQ)</b></p>	2-year GRO	<b>2.20%</b>	3-year GRO	<b>2.35%</b>	5-year GRO	<b>2.80%</b>	7-year GRO	<b>2.95%</b>	10-year GRO	<b>3.10%</b>								
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<p><b>PINNACLE</b> <b><u>Flexible Premium Variable Annuity</u></b></p> <p><i>8.00% Commission Special</i></p> <ul style="list-style-type: none"> <li>• 12 Money Managers</li> <li>• 40 Variable Portfolios</li> <li>• 3% STO**</li> <li>• 15% Free Withdrawal Provision</li> </ul> <p><i>5 Fixed Rate Options</i></p> <p><b>Minimum Initial Deposit: \$1000 (Q) &amp; (NQ)</b></p>	<p><b>National Integrity Ratings</b></p> <table border="1"> <tr> <td>AAA (Extremely Strong) (First of 21 ratings)</td> <td>Standard &amp; Poor's<sup>1</sup></td> <td>A+ (Excellent) (Second of 16 ratings)</td> <td>A.M. Best<sup>3</sup></td> </tr> <tr> <td>AA+ (Very Strong) (Second of 24 ratings)</td> <td>Fitch<sup>2</sup></td> <td>Aa2 (Excellent) (Third of 21 ratings)</td> <td>Moody's<sup>4</sup></td> </tr> </table>	AAA (Extremely Strong) (First of 21 ratings)	Standard & Poor's <sup>1</sup>	A+ (Excellent) (Second of 16 ratings)	A.M. Best <sup>3</sup>	AA+ (Very Strong) (Second of 24 ratings)	Fitch <sup>2</sup>	Aa2 (Excellent) (Third of 21 ratings)	Moody's <sup>4</sup>																			
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For more information concerning product features, availability and commission rates, call Tanya Powell at 800-335-2821 ext. 6 or email at [Tanya.Powell@integritycompanies.com](mailto:Tanya.Powell@integritycompanies.com)

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