



ANNUITY PRODUCTS DISCLOSURE

- Interest Rate:** Your annuity will earn an initial rate of _____% APY
- Surrender Charges:** Your annuity contract contains surrender charges for early withdrawal in excess of the 10% penalty free provision. Withdrawals from annuities prior to age 59½ may be subject to IRS penalties.
(Please consult your tax advisor for specific advice.)
- Death Benefit:** Surrender Charges are waived up death. The death benefit is equal to the account value.
- Income Options:** Upon maturity of the contract, you may choose from various income options, including life income or life income with a 10-year period certain.

Optimum 3: – Surrender Charges: Year **1** **2** **3** **4** **5**
6% 5% 4% 3% 2%

- Interest rate is guaranteed for the Optimum 3 for a three (3) year contract period. No surrender charge will be applied to any withdrawal made during the thirty (30) day window at the end of the Third year.
- Minimum guaranteed interest rate of 2%.

Preferred 5: – Surrender Charges: Year **1** **2** **3** **4** **5** (no surrender charges after 5 years)
6% 5% 4% 3% 2%

- Minimum guaranteed interest rate of 2%.

Preferred 8: – Surrender Charges: Year **1** **2** **3** **4** **5** **6** **7** **8** (no surrender charges after 8 years)
9% 8% 7% 6% 5% 4% 3% 2%

- Minimum guaranteed interest rate of 2%.

General Information: Representatives of NSS Life are paid a commission by NSS Life. Commissions are **not paid by members**. Commissions are **not** deducted from your account value. All contributions received from you are credited to your account at 100%.

Not a Deposit	Not Insured By Any Federal Government Agency	No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured
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_____ Dated

_____ Signature Applicant/Annuitant

_____ Signature of Agent

_____ Date Received by NSS Life

_____ Signature of NSS Acceptance