



## 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 |
|---------------|--|-----------------------------------|-----------------------|

\_\_\_\_\_ Dated

\_\_\_\_\_ Signature Applicant/Annuitant

\_\_\_\_\_ Signature of Agent

\_\_\_\_\_ Date Received by NSS Life

\_\_\_\_\_ Signature of NSS Acceptance