



Check Out These Fantastic Rates!

American Freedom Stars & StripesSM

3.05%¹

5-Year Term Effective Yield:
with less than \$100,000

3.15%¹

5-Year Term Effective Yield:
with over \$100,000



- ★ **First-Year Interest Rate Bonus²: 1.0% for 5-Year Term**
- ★ **Guaranteed Increasing Rates²: 0.10% Each Year for 5-Year Term³**
- ★ **Liquidity Options: Monthly Interest Available⁴ and 10% Free Withdrawal**
- ★ **Issued Up to Age 89**
- ★ **Long Term Care & Terminal Illness Riders (where available)**
- ★ **Account Value Death Benefit**
- ★ **Competitive Commissions, including a Trail Option**

Life & Annuity Brokerage
OAKTREE

Call us Today!
888-591-1341

American Freedom Stars and Stripes is issued under contract form numbers P1024604NW, P1024704NW, P1024804NW, P1024904NW. Contract form numbers may vary by state. Products not available in all states. ¹Yield based on current interest rate of 3.00% with a first-year bonus of 1.00% and a 0.10% increase in the base rate for years two through five for Purchase Payments over \$100,000. ²These products' features may be changed at any time for new issues. Rates current as of 5/28/10 and are subject to change at any time. ³Starting in contract year two. ⁴This program is non-contractual and may be discontinued at any time.