

Annuity. Planning for your financial future.



Max III Single Premium Deferred Annuity

Interest Rate

APY* for 3 Years

Compare the Max III Annuity to a taxable bank Certificate of Deposit

| | Max III ¹ | CDs |
|------------------------------------------------|----------------------|------------------|
| Guaranteed Principal | YES | YES |
| Access to Funds | YES ² | YES ³ |
| Interest Grows Tax Deferred | YES | NO |
| Guaranteed Minimum Rate | YES | YES |
| Extended Care Benefit | YES | NO |
| Avoids Probate | YES | NO |
| Tax-Advantaged Income Options | YES | NO |
| Guaranteed Lifetime Income | YES | NO |
| May Reduce Income To Lower Social Security Tax | YES | NO |

The Advantages of Max III Annuity...

- Small Premiums –**
 You can start your Max III with as little as \$5,000 single premium deposit. This modest minimum premium payment provides individuals with an opportunity to begin enjoying the benefits of fixed annuities, without a large up-front commitment of resources.
- Competitive Interest Rate –**
 Family Benefit Life Insurance Company has a proud history of paying competitive interest rates. The interest rate you receive at issue is guaranteed for the first three years of your annuity. After that, you will benefit from competitive renewal rates based on the current interest rate environment and current market conditions. The Company will declare a new interest rate which is guaranteed for that contract year. In addition, the interest rate is guaranteed to never go below the contractual minimum guaranteed rate!
- No Market Risk –**
 Your Max III can provide you with peace of mind, knowing that fluctuations in the stock or bond markets cannot cause you to lose principal. This safety of principal is one feature that makes fixed annuities a valuable addition to many retirement plans.
- Small Early Withdrawal Fees –**
 Because fixed annuities are designed for retirement planning, early withdrawals may incur surrender penalties. The Max III has a short surrender fee period (most annuities carry 7-9 year periods), and assesses the following surrender fees:

| | | | | |
|-----------------------|----|----|----|----|
| Policy Year: | 1 | 2 | 3 | 4+ |
| Surrender Fee: | 5% | 5% | 5% | 0% |

¹Annuities are insurance contracts and are not guaranteed by any bank, nor insured by the FDIC.

²Early withdrawals are subject to withdrawal fees and, if made prior to age 59½, the taxable amount may be subject to a 10% federal income tax penalty.

³Penalty-free access during grace periods only.

* Interest Rate assumes no withdrawals. After the initial 3 year guaranteed period, Interest Rate is subject to change on an annual basis. The minimum guaranteed Interest Rate is 3 Year Surrender Charge. MAX III policy is a single premium deferred annuity. Policy form series ICC15-FB-MAX III or state equivalent. MAX III policy is underwritten by Family Benefit Life Insurance Company, Tulsa, OK. Other limitations and exclusions may apply. Not available to residents of all states.