

5-Year MYGA Premier Plus

GUARANTEED RATE *FOR FIVE YEARS*

Go for Your Goals with Five-Year Gains

The **5-Year Multi-Year Guaranteed Annuity (MYGA) Premier Plus** is perfect for people who want to lock into a guaranteed 5-year interest rate!

- Tax-deferred interest growth is compounded on an annual basis.
- Create a lifetime stream of income payments for a your retirement.

Create your bucket of savings for retirement.[3]
Do you have "long-term money" that isn't earning the returns you'd like? This MYGA just may be the right choice for you!

4.75%	5.25%	5.50%
Five Year Interest Rate	Five Year Interest Rate	Five Year Interest Rate
$1,000-$25,000	$25,001-$100,000	$100,001-$1,000,000
Premium[3]	Premium[3]	Premium[3]

5-Year MYGA[1]

Issue Ages 0-90

- Interest rate guaranteed for the first 5 years[2]
- Funds grow tax-deferred[3,4]

3% minimum guaranteed rate

Riders Included:
(flip for details)

- 10% free withdrawal after year one[5, 6]
- Waiver of withdrawal charges for terminal illness or nursing home/hospital confinement[5,7,9]
- Enhanced death benefit[5,8]

Rates effective 9/15/26; Annuities are insurance products; NOT bank deposits or FDIC insured. Current interest rates and product availability are subject to change. Available in CA, CO, IL, IN, IA, KS, MI, MN, MO, MT, NE, ND, OH, OR, SD, WA, WI unless otherwise specified. This flyer is not a contract; see policy forms for full details. Withdrawals of earnings are taxed as ordinary income and may be subject to surrender charges; a 10% IRS penalty may apply before age 59½. Consult a tax professional. Guarantees backed solely by claims-paying ability of 1891 Financial Life. 1) ICC20-MYGA Plan Series. 2) Initial 5-year rate guaranteed; renewal rate will not be less than 3% minimum guaranteed rate. 3) Qualified/Non-Qualified funds eligible for deposit. 4) Consult your tax advisor regarding your individual situation. 5) Any amount surrendered that is subject to a withdrawal charge is also subject to a Market Value Adjustment (MVA), which can increase/decrease the remaining contract value; will not apply for a withdrawal for which charges are waived. 6) ICC20RI-FPW. 7) ICC20RI-TIC. 8) ICC20RI-EDB. 9) Rider not available in CA.

SPEAK TO AN AGENT TODAY!
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MYGA Premier Plus Riders

Automatically Included at No Cost

- **Free Partial Withdrawal Rider**[5,6]
  Beginning in the second year, withdrawal charges will be waived on a withdrawn amount that is less than or equal to 10% of the accumulation value (as of the preceding certificate anniversary). A withdrawal charge will be applied only to amounts in excess of the 10% accumulation value each certificate year.

- **Terminal Illness or Nursing Home/Hospital Confinement Rider**[5,7,9]
  If you are diagnosed as terminally ill or are confined to a nursing home/hospital for at least 30 days, the withdrawal charge will be waived on a single withdrawal of up to 100% of the accumulation value. For the nursing home/hospital confinement the certificate must be issued prior to the Owner's 76th birthday.

  Not available in California.

- **Enhanced Death Benefit Rider**[5,8]
  When the Owner dies the Death Benefit amount will be the Accumulation Value on the date of the death. Withdrawal Charges will be waived.

Building a Better Tomorrow, Today

At 1891 Financial Life, we are called to something greater. The heart of our work is at the heart of your world. It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear through Faith, Community and Love.

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life. We are a not-for-profit life insurance Society, which means the sales from these financial service products help fund member benefits along with social, educational, and volunteer programs designed to respond to community needs. So, lifting up and looking out for others is simply who we are and what we do.

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Speak to an Agent Today!

Call 800-344-6273 or email: Sales@1891FinancialLife.com