



SAFETY

It's just one of the reasons that now is the time to take a good look at NMB annuities!

IF YOU WOULD LIKE TO EARN a high rate of return with low risk, then look no further than National Mutual Benefit's portfolio of quality annuity products. Our competitive interest rates and the inherent safety and tax-deferred growth of NMB annuities make them a very attractive way to substantially increase your financial security. In today's troubling economy, annuities make more sense than ever.

Consider the following annuity advantages:

▮ Safety

Annuities come with valuable guarantees. First, an annuity guarantees that your principal will always be intact and not subject to investment risk. Second, an annuity offers a guaranteed interest rate in addition to the current rate of return. These guarantees and the security that they offer have made annuities a popular inheritance and pension rollover option for years.

▮ Tax Deferral and Yield

In addition to earning a favorable yield, annuities accumulate funds on a tax-deferred basis. This means you earn interest on the interest earned. Taxes are delayed until you take your

money out, maximizing the compounding of both the interest you earn and your annuity funds.

▮ Income and Flexibility

Annuities are designed as long-term arrangements that will provide a guaranteed income stream for many years. Annuities remove the risk of outliving your assets. Withdrawal options are numerous and flexible, with benefit payments beginning right away or later in life. During the first nine years, some withdrawals may be subject to a surrender charge.*

▮ Probate Avoidance

The process of probating an estate can entail three drawbacks: 1) publicity, 2) delay in processing an estate, and 3) expenses associated with fees. Annuities are not subject to any of these if payable to a beneficiary other than the estate.

National Mutual Benefit annuities feature additional advantages. There are no loads and no fees, and they pay 100% of the current interest rate on the full amount invested. NMB annuities are fixed annuities rather than variable and are not tied to the fluctuations of the stock market.

Current interest rates on NMB annuities are quite competitive and will often outperform what you could earn from other "safe" investments like CDs, savings accounts, and money market funds. Our premier annuity, the Advantage II, is a single payment deferred annuity that currently guarantees a 6% rate of return for the first year on a minimum deposit

of \$50,000. Our flexible payment deferred annuity currently offers a 5% rate of return the first year on a minimum deposit of only \$500 (first-year effective annual interest rates on both products). And although these current interest rates are subject to change without notice, the minimum guaranteed rate you will earn on these annuity products is 3%.

The safety and guaranteed benefits of National Mutual Benefit's fixed annuity products make them a wise option for all ages. In the past, annuities have been considered only in terms of retirement, but advantages are there for younger generations as well. Swinging for "home runs" in the stock market often results in striking out. But with an annuity you can make consistent base hits month after month, year after year, decade after decade—and with the power of compounding, it can really add up. For annuity buyers in their 30s and 40s, it's a financial product that can defer taxes and build a retirement nest egg at the same time.

If you are looking for a *safe* place to grow your money, you owe it to yourself to consider purchasing one of National Mutual Benefit's quality annuity products. For more information, contact your local NMB representative, fill out and mail the postage paid card insert between pages 12 and 13, or call the Home Office at 1-800-779-1936 and we will be happy to assist you.

* Withdrawals are subject to income tax, and most withdrawals made prior to age 59½ are subject to a 10% IRS penalty.