



# THE POWER of COMPOUND INTEREST

Unlike simple interest, where interest is only calculated on the initial principal, compound interest allows you to earn interest on both your original investment and the accumulated interest from previous periods.

## Your money grows faster due to the snowball effect.

Our fixed Multi-Year Guaranteed Annuity (MYGA), the Fixed Accumulator, offers security and stability by providing principal protection, tax-deferred growth, a high fixed rate of return, no fees, and liquidity features, including the ability to take 10% penalty-free withdrawals after the first year.

STEP 1. Select a Guaranteed Term to lock in your fixed rate (3, 4, 5, 6, and 7 years available)

STEP 2. Decide how much premium to allocate (minimum premium \$10,000)

### HYPOTHETICAL EXAMPLE

GUARANTEED TERM: 5 year PREMIUM DEPOSIT: \$100,000  
(5.25% fixed rate applies every year for 5 years)

| YEAR | INTEREST EARNED<br>(Compound Interest) | ENDING AMOUNT |
|------|----------------------------------------|---------------|
| 1    | \$5,250.00                             | \$105,250.00  |
| 2    | \$5,526.00                             | \$110,776.00  |
| 3    | \$5,816.00                             | \$116,591.00  |
| 4    | \$6,121.00                             | \$122,712.00  |
| 5    | \$6,442.00                             | \$129,155.00  |

Please call the Loyalty Department of insurance agents at Investors Life for additional details.

**877-263-0987**

**[Annuity@loyalty.investorslife.com](mailto:Annuity@loyalty.investorslife.com)**

Not available in all states; features may vary by state. Refer to the policy for applicable exclusions and limitations. Withdrawals taken prior to age 59 ½, may be subject to a 10% IRS penalty.

Agents should not attempt to give tax advice. Clients should be advised to consult with their tax legal professional as to such matters.

Licensed in 49 states + Washington DC + US Virgin Islands.