

Annuities and Mutual Funds

Group and Individual

Retirement Investments for Qualified Plans	<ul style="list-style-type: none"> • Payroll Deduction • Tax Deferred • IRAs/Roth IRAs • Schools, Hospitals, Churches • Non-Profit Organizations & 501(c)(3), 403(b), 457(b)/Roth 403(b) & Roth 457(b) <ul style="list-style-type: none"> • Governmental Units • Rollovers/Transfers
Fixed Guaranteed Rate Annuities	<ul style="list-style-type: none"> • Single Premium • Flexible Premium • Accidental Death Benefit* • Disability Benefit* • Nursing Home Benefit* • Terminal Illness Benefit*
FTJ FundChoice™ Mutual Fund Investment Options**	<ul style="list-style-type: none"> • 200+ Mutual Fund Families • 2,700+ Mutual Funds • No Load/Load Waived • Daily Internet Access • Aggressive Growth • Growth • Growth and Income • Income • Varying Risk Strategist Platforms

*Benefit Riders Not Available in All States or on all Annuities.

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