

Liberty National Flexible Premium Annuity

A Tax-Deferred Fixed Annuity

Rates Effective April 1, 2011
Additions Only

INTEREST RATE

RATE GUARANTEED FOR 6 YEARS

YEARS 1-6

3.00%



THE FLEXIBLE PREMIUM FIXED ANNUITY

- **GUARANTEED RETURN OF PRINCIPAL**
(MINUS ANY PRIOR WITHDRAWALS)
- **MINIMUM IS 3%**
- **LIQUIDITY: INTEREST ONLY IN FIRST YEAR**
(10% OF ACCUMULATED CASH VALUE THEREAFTER)
- **6 YEAR RATE GUARANTEE**
- **NURSING HOME/ HOSPITALIZATION WITHDRAWAL CHARGE WAIVER***
- **ADDITIONS ARE NOT SUBJECT TO A NEW SURRENDER SCHEDULE**
- **COMPLETELY LIQUID AFTER THE INITIAL 6 YEARS**

*Subject to state availability

Withdrawals before age 59 1/2 may be subject to a 10% IRS penalty tax.
Not available in all states. All guarantees, including the minimum guaranteed
rate, are provided by Liberty National.

Not a deposit	Not FDIC insured	Not insured by any state or government agency
No bank guarantee	May lose value	

MIDWOOD **M** FINANCIAL
SERVICES, INC.