

# The choice is yours: Commission options on Safe Return

When you sell a Safe Return<sup>SM</sup> annuity, you have **seven** commission options to choose from:

- ◆ No Trail    ◆ Mod 3    ◆ 25 Trail    ◆ 40 Trail    ◆ 50 Trail    ◆ 60 Trail    ◆ 75 Trail

**Example:** For a Safe Return sale to a 65-year old with a purchase payment of \$100,000, you would earn the following with each option:

YEAR	NO TRAIL	MOD 3	25 TRAIL	40 TRAIL	50 TRAIL	60 TRAIL	75 TRAIL
1	\$5,500 (5.50%)	\$4,750 (4.75%)	\$4,950 (4.95%)	\$4,500 (4.50%)	\$4,250 (4.25%)	\$3,350 (3.35%)	\$2,750 (2.75%)
2	--	\$1,575 (1.50%)	\$263 (0.25%)	\$420 (0.40%)	\$525 (0.50%)	\$630 (0.60%)	\$788 (0.75%)
3	--	\$827 (0.75%)	\$276 (0.25%)	\$441 (0.40%)	\$551 (0.50%)	\$662 (0.60%)	\$827 (0.75%)
4	--	--	\$289 (0.25%)	\$463 (0.40%)	\$579 (0.50%)	\$695 (0.60%)	\$868 (0.75%)
5	--	--	\$304 (0.25%)	\$486 (0.40%)	\$608 (0.50%)	\$729 (0.60%)	\$912 (0.75%)
6	--	--	\$319 (0.25%)	\$511 (0.40%)	\$638 (0.50%)	\$766 (0.60%)	\$957 (0.75%)
7	--	--	\$335 (0.25%)	\$536 (0.40%)	\$670 (0.50%)	\$804 (0.60%)	\$1,005 (0.75%)
8	--	--	\$352 (0.25%)	\$563 (0.40%)	\$704 (0.50%)	\$844 (0.60%)	\$1,055 (0.75%)
9	--	--	\$369 (0.25%)	\$591 (0.40%)	\$739 (0.50%)	\$886 (0.60%)	\$1,108 (0.75%)
10	--	--	\$388 (0.25%)	\$621 (0.40%)	\$776 (0.50%)	\$931 (0.60%)	\$1,163 (0.75%)
<b>TOTAL</b>	<b>\$5,500</b>	<b>\$7,152</b>	<b>\$7,844</b>	<b>\$9,131</b>	<b>\$10,039</b>	<b>\$10,297</b>	<b>\$11,433</b>

30%  
more than  
No Trail

43%  
more than  
No Trail

66%  
more than  
No Trail

83%  
more than  
No Trail

87%  
more than  
No Trail

108%  
more than  
No Trail

*Trail options continue to pay over the life of the contract!*

Assumes 100% in indexed strategy at an annual growth rate of 5%; contract is held for 10 years. All commission payments after the first contract year are paid on a quarterly basis. Commission rates are current as of 6/9/17 and subject to change at any time. Safe Return issued under contract form number P1074514NW.

For more information, contact a Relationship Manager  
at **800-438-3398, ext. 11999**

