



Ray, age 68, is recently retired and looking for a safe, predictable place to reposition a portion of his savings. His key priorities include:

- Protection of principal
- Guaranteed growth
- Easy to understand product

The premium bonus available with the **Guaranteed Accumulator 3** directly supports his goal of immediate, predictable growth by increasing his account value from day one with a 3% bonus that vests over the three-year guarantee term. He decides to purchase this annuity with \$100,000.

DAY 1 PREMIUM + 3% PREMIUM BONUS	1ST YEAR ACCOUNT VALUE	ACCOUNT VALUE AT END OF TERM (3 YEARS)	EFFECTIVE ANNUAL YIELD 1ST GUARANTEE TERM*
\$103,000	\$108,459	\$120,260	6.34%

Guaranteed Initial Interest Rate 5.30% for 3 years. Assumes no withdrawals.

The **Guaranteed Accumulator 3** was a strong fit for Ray because it provided the safety, steady growth, and confidence he was looking for in retirement. His money was protected from market ups and downs, received an immediate boost from the premium bonus, and grew at a guaranteed rate over a short, predictable period. This approach allowed Ray to grow his savings without market risk and move forward knowing his retirement dollars were working for him in a reliable, straightforward way.

Marquette Indemnity & Life Insurance Company

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Rates effective 3.30.26 and subject to change.

*Effective Annual Yield is based on the bonus rate and crediting rate for the initial guarantee period.

Annuity contract and riders issued under form series ICC25-C-MYGA, ICC25-R-EDB, ICC25-R-FWEI, ICC25-R-FWQC, ICC25-R-MVA, ICC25-R-PB and state variations thereof. Features and availability may vary by state.

Premium Bonus Vesting Schedule applies.

Surrender Charges and Market Value Adjustment (MVA) apply to partial withdrawals that exceed the free withdrawal amount allowed and surrenders occurring during the surrender charge period.