



MYGA Plus™

Ibexis Life & Annuity Insurance Company™



Finding Additional Yield Potential

A consistent theme for many consumers is wanting the highest rate possible with the lowest amount of risk to their principal. For many years, this could be achieved simply by purchasing a fixed rate product (such as a fixed annuity). However, balancing competitive rates with safety of principal has become increasingly difficult. Many consumers have purchased products with low rates instead of going further out on the risk spectrum to achieve higher potential returns. This is what led Ibex™ to develop the new MYGA Plus™, an Individual Single Premium Deferred Fixed Annuity with Index-Linked interest options, in 3, 5 or 7 Year terms.

The MYGA Plus™ offers 2 ways to earn interest:

Multi-Year Guaranteed Fixed Option

A Multi-Year Guaranteed Fixed Option (MYGA) that pays an annual rate of simple interest that is guaranteed for the term of the annuity

Index-Linked Option

An Index-Linked Option that pays a higher rate of interest than the Fixed Option, if the selected index value is higher than the previous years value

Once the term is selected, these two options can be allocated to in any combination, up to a 50% maximum allocation in the Index-Linked option. Once selected, those allocations cannot change. The rates for both options are guaranteed for the duration of the term. Regardless of which option (or combination of options) clients choose, they can never lose any of their principal due to market or interest rate fluctuations since MYGA Plus™ is completely principal guaranteed.



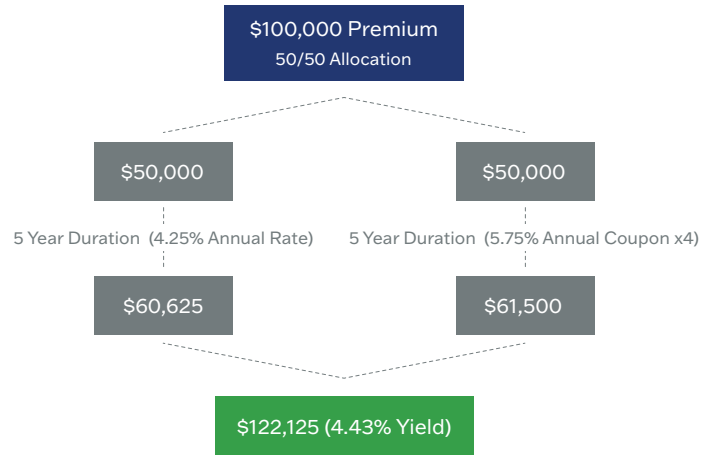


How It Works

In the example to the right, we assume that the client has \$100,000 in premium and elected to put 50% of in the MYGA Option and 50% in the Index-Linked Option that tracks the S&P 500®. The S&P 500® values have exceeded the previous year's value roughly 75% of the time so we assume the Index-Linked Option pays its rate 4 out of the 5 years in this example and the Fixed Option is paying every year, regardless of any Index performance.

As you can see, the yield of 4.43% was higher utilizing this strategy than if the client had just allocated all of the premium to the Fixed Option, paying 4.25%.

This is the power of MYGA Plus™.



Current Term Availability

| Duration | CDSC Schedule |
|----------|------------------------------|
| 3 Years | 7.75, 7.5, 7.25% |
| 5 Years | 7.75, 7.5, 7.25, 7, 6% |
| 7 Years | 7.75, 7.5, 7.25, 7, 6, 5, 4% |

At Ibex™, we are dedicated to providing simple, innovative solutions that help clients build and preserve their hard-earned wealth so they can focus more on what matters most to them in life.





Excellent Financial Strength Rating

A- “Excellent” with a Stable Outlook

Based on our balance sheet strength, operating performance, management expertise and enterprise risk management.

Rated by A.M. Best, the world’s first and largest credit rating agency in the insurance industry.



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