

ANNUITY PRODUCT & RATE GUIDE

ACCUMULATOR FPDA

BONUS SPDA 1%

BONUS SPDA 1.5%

BONUS SPDA 2%

SPDA 3

SPDA 4

SPDA 5

SPIA



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**ACCUMULATOR FPDA
FLEXIBLE PREMIUM DEFERRED ANNUITY
POLICY FORM ICC10ELP005/ELP005**

FEATURES

ISSUE AGES (AGE LAST BIRTHDAY)

- 0-90 nonqualified
- 0-80 qualified

MINIMUM ISSUE

- \$50 monthly
- \$600 annually

MAXIMUM ISSUE

- \$300,000 per annuitant, new and in force
(premiums may not exceed \$300,000 in the first year and \$30,000 in subsequent years)

PREMIUM PAYMENTS

The frequency and amount of premium payments may be changed at any time.

CURRENT INTEREST

The current base interest rate at the time of the initial premium is guaranteed the first policy year. Subsequent premiums will be credited at the then current base interest rate. After the first year, the current base interest rate can change at any time, but will never be less than the contract guaranteed interest rate.

BONUS INTEREST

A bonus interest rate of 1% is also guaranteed the first policy year. The bonus interest rate will be credited to all premiums received during the first policy year until the end of the first policy year.

CONTRACT GUARANTEED INTEREST

The rate is based on the minimum nonforfeiture rate determined according to the requirements of the Standard Nonforfeiture Law for Individual Deferred Annuities. Each January and July, the rate is set equal to the six-month average of the five-year Constant Maturity Treasury Rate from the previous October and April, respectively, rounded to the nearest 1/20th of one percent, reduced by 125 basis points and rounded, as necessary, to the next higher half percent. However, in no event will the contract guaranteed interest rate be less than 1% or exceed 3%. **The contract guaranteed rate effective at issue for a policy will apply for the life of that policy.**

WITHDRAWALS/PARTIAL SURRENDERS

After the first policy year, 10% of the fund value may be withdrawn per year without surrender penalty. Partial surrenders are limited to the amount of the Net Policy Value in excess of \$500 and the amount surrendered must be at least \$50. Any amount withdrawn over 10% is subject to surrender charges, even on an interest-only option. Interest withdrawals are allowed after 30 days.

SURRENDER CHARGES

The surrender value will be determined from the following table after subtracting the 10% penalty free amount*:

Policy Year (Layered From Date Of Contribution)	Percent Deducted From Policy Value
1	8%
2	8%
3	7%
4	6%
5	4%
6	2%
7	0%

* The 10% penalty free amount applies to surrenders after the first policy year.

There is no surrender charge at the annuitant's death or disability. After the first policy anniversary, there is no surrender charge upon annuitization for at least five years.

NURSING HOME/NURSING CARE BENEFIT

In the event that the annuitant enters a nursing home or incurs eligible long-term care expenses, a full or partial withdrawal of the fund value may be made with surrender charges being waived. This feature does include a home health care benefit. Available in states where approved.

ANNUITIZATION BONUS

The company intends to increase the fund value by 5% for settlement options with life contingencies after the policy has been in force five years. Available in states where approved. This Bonus feature is not guaranteed.

DEATH BENEFIT

If the annuitant dies before the maturity date, the company will pay the total of all premiums paid, less surrenders and loans, plus credited interest to the designated beneficiary(ies).

PREMIUM TAX

The following states assess a tax up front on nonqualified annuity premiums. EMC National Life Company deducts the tax from premium received and then credits interest on the balance. The company's illustration system reflects the effect of this tax in these states:

Maine — 2%

South Dakota — 1.25%

Wyoming — 1%

BONUS SPDA 1%
SINGLE PREMIUM DEFERRED ANNUITY
POLICY FORM LP215

FEATURES

ISSUE AGES (AGE LAST BIRTHDAY)

- 0-90 nonqualified
- 0-80 qualified

MINIMUM ISSUE

- \$10,000 single premium

MAXIMUM ISSUE

- \$500,000 per annuitant, new and in force

Amounts over \$300,000 require prior approval from EMC National Life Company's Home Office.

CURRENT INTEREST

The current base interest rate is guaranteed for one year. Thereafter, the current base interest rate can change at any time, but will never be less than the contract guaranteed interest rate.

BONUS INTEREST

A bonus interest rate of 1% is also guaranteed the first policy year.

TIERED INTEREST

The company intends to credit additional interest on larger policy values according to the table below. This feature is not guaranteed.

Accumulated Policy Values	Additional Interest*
Up to \$99,999.99	0%
\$100,000 to \$249,999.99	.1%
\$250,000 and over	.1%

* The additional interest is paid on the value in excess of \$99,999 or \$249,999.

CONTRACT GUARANTEED INTEREST

The rate is based on the minimum nonforfeiture rate determined according to the requirements of the Standard Nonforfeiture Law for Individual Deferred Annuities. Each January and July, the rate is set equal to the six-month average of the five-year Constant Maturity Treasury Rate from the previous October and April, respectively, rounded to the nearest 1/20th of one percent, reduced by 125 basis points and rounded, as necessary, to the next higher half percent. However, in no event will the contract guaranteed interest rate be less than 1% or exceed 3%. **The contract guaranteed rate effective at issue for a policy will apply for the life of that policy.**

WITHDRAWALS/PARTIAL SURRENDERS

After the first policy year, 10% of net policy value may be withdrawn per year without surrender penalty, non-cumulative. At least \$500 net policy value must remain in the policy and the amount of withdrawal must be at least \$50. Any amount withdrawn over 10% is subject to surrender charges, even on an interest-only option. Interest withdrawals are allowed after 30 days.

SURRENDER CHARGES

The surrender value will be determined from the following table after subtracting the 10% penalty free amount*:

Policy Year	Percent Deducted From Policy Value
1	8%
2	8%
3	8%
4	8%
5	8%
6	0%

* The 10% penalty free amount applies to surrenders after the first policy year.

There is no surrender charge at the annuitant's death. After the second policy year, there is no surrender charge upon annuitization for at least five years. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

POLICY LOANS

Policy loans may be made at any time while the policy is in force. The maximum amount is the policy value less any indebtedness and less the surrender charge as of the date of the policy loan. The loan interest is 7.4% annually in advance. Interest earned on the portion of the accumulated value corresponding to a policy loan is 1%.

TERMINAL ILLNESS RIDER

After the first policy year, in the event the annuitant is diagnosed with a terminal illness, the policyowner can receive a benefit up to 75% of the net policy value. Surrender charges will be waived. This benefit is automatically included at no additional cost in states where approved.

NURSING CARE RIDER

After the first policy year, if the annuitant enters a qualified nursing care facility for 90 consecutive days, all surrender charges will be waived. Qualified nursing care facilities are long-term care centers that are licensed and operated according to the laws of their location. This benefit is automatically included at no additional cost in states where approved.

DEATH BENEFIT

If the annuitant dies before the maturity date, the company will pay the total of all premiums paid, less surrenders and loans, plus credited interest to the designated beneficiary(ies).

PREMIUM TAX

The following states assess a tax up front on nonqualified annuity premiums. EMC National Life Company deducts the tax from premium received and then credits interest on the balance. The company's illustration system reflects the effect of this tax in these states:

Maine — 2%

South Dakota — 1.25%

Wyoming — 1%

BONUS SPDA 1.5%*
SINGLE PREMIUM DEFERRED ANNUITY
POLICY FORM LP216

*NOT APPROVED IN AL, CA AND IN

FEATURES

ISSUE AGES (AGE LAST BIRTHDAY)

- 0-90 nonqualified
- 0-80 qualified

MINIMUM ISSUE

- \$10,000 single premium

MAXIMUM ISSUE

- \$500,000 per annuitant, new and in force

Amounts over \$300,000 require prior approval from EMC National Life Company's Home Office.

CURRENT INTEREST

The current base interest rate is guaranteed for one year. Thereafter, the current base interest rate can change at any time, but will never be less than the contract guaranteed interest rate.

BONUS INTEREST

A bonus interest rate of 1.5% is also guaranteed the first policy year.

TIERED INTEREST

The company intends to credit additional interest on larger policy values according to the table below. This feature is not guaranteed.

Accumulated Policy Values	Additional Interest*
Up to \$99,999.99	0%
\$100,000 to \$249,999.99	.1%
\$250,000 and over	.1%

* The additional interest is paid on the value in excess of \$99,999 or \$249,999.

CONTRACT GUARANTEED INTEREST

The rate is based on the minimum nonforfeiture rate determined according to the requirements of the Standard Nonforfeiture Law for Individual Deferred Annuities. Each January and July, the rate is set equal to the six-month average of the five-year Constant Maturity Treasury Rate from the previous October and April, respectively, rounded to the nearest 1/20th of one percent, reduced by 125 basis points and rounded, as necessary, to the next higher half percent. However, in no event will the contract guaranteed interest rate be less than 1% or exceed 3%. **The contract guaranteed rate effective at issue for a policy will apply for the life of that policy.**

WITHDRAWALS/PARTIAL SURRENDERS

After the first policy year, 10% of net policy value may be withdrawn per year without surrender penalty, non-cumulative. At least \$500 net policy value must remain in the policy and the amount of withdrawal must be at least \$50. Any amount withdrawn over 10% is subject to surrender charges, even on an interest-only option. Interest withdrawals are allowed after 30 days.

BONUS SPDA 1.5%

SURRENDER CHARGES

The surrender value will be determined from the following table after subtracting the 10% penalty free amount*:

Policy Year	Percent Deducted From Policy Value
1	9%
2	9%
3	9%
4	8%
5	7%
6	6%
7	5%
8	0

* The 10% penalty free amount applies to surrenders after the first policy year.

There is no surrender charge at the annuitant's death. After the second policy year, there is no surrender charge upon annuitization for at least five years. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

POLICY LOANS

Policy loans may be made at any time while the policy is in force. The maximum amount is the policy value less any indebtedness and less the surrender charge as of the date of the policy loan. The loan interest is 7.4% annually in advance. Interest earned on the portion of the accumulated value corresponding to a policy loan is 1%.

TERMINAL ILLNESS RIDER

After the first policy year, in the event the annuitant is diagnosed with a terminal illness, the policyowner can receive a benefit up to 75% of the net policy value. Surrender charges will be waived. This benefit is automatically included at no additional cost in states where approved.

NURSING CARE RIDER

After the first policy year, if the annuitant enters a qualified nursing care facility for 90 consecutive days, all surrender charges will be waived. Qualified nursing care facilities are long-term care centers that are licensed and operated according to the laws of their location. This benefit is automatically included at no additional cost in states where approved.

DEATH BENEFIT

If the annuitant dies before the maturity date, the company will pay the total of all premiums paid, less surrenders and loans, plus credited interest to the designated beneficiary(ies).

PREMIUM TAX

The following states assess a tax up front on nonqualified annuity premiums. EMC National Life Company deducts the tax from premium received and then credits interest on the balance. The company's illustration system reflects the effect of this tax in these states:

Maine — 2%

South Dakota — 1.25%

Wyoming — 1%

BONUS SPDA 1.5% IS NOT APPROVED IN AL, CA AND IN.

BONUS SPDA 2%
SINGLE PREMIUM DEFERRED ANNUITY
POLICY FORM ICC10ELP007/ELP007

FEATURES

ISSUE AGES (AGE LAST BIRTHDAY)

- 0-90 nonqualified
- 0-80 qualified

MINIMUM ISSUE

- \$10,000 single premium

MAXIMUM ISSUE

- \$500,000 per annuitant, new and in force

Amounts over \$300,000 require prior approval from EMC National Life Company's Home Office.

CURRENT INTEREST

The current base interest rate is guaranteed for one year. Thereafter, the current base interest rate can change at any time, but will never be less than the contract guaranteed interest rate.

BONUS INTEREST

A bonus interest rate of 2% is also guaranteed the first policy year.

TIERED INTEREST

The company intends to credit additional interest on larger policy values according to the table below. This feature is not guaranteed.

Accumulated Policy Values	Additional Interest*
Up to \$99,999.99	0%
\$100,000 to \$249,999.99	.1%
\$250,000 and over	.1%

* The additional interest is paid on the value in excess of \$99,999 or \$249,999.

CONTRACT GUARANTEED INTEREST

The rate is based on the minimum nonforfeiture rate determined according to the requirements of the Standard Nonforfeiture Law for Individual Deferred Annuities. Each January and July, the rate is set equal to the six-month average of the five-year Constant Maturity Treasury Rate from the previous October and April, respectively, rounded to the nearest 1/20th of one percent, reduced by 125 basis points and rounded, as necessary, to the next higher half percent. However, in no event will the contract guaranteed interest rate be less than 1% or exceed 3%. **The contract guaranteed rate effective at issue for a policy will apply for the life of that policy.**

WITHDRAWALS/PARTIAL SURRENDERS

After the first policy year, 10% of net policy value may be withdrawn per year without surrender penalty, non-cumulative. At least \$500 net policy value must remain in the policy and the amount of withdrawal must be at least \$50. Any amount withdrawn over 10% is subject to surrender charges, even on an interest-only option. Interest withdrawals are allowed after 30 days.

SURRENDER CHARGES

The surrender value will be determined from the following table after subtracting the 10% penalty free amount*:

Policy Year	Percent Deducted From Policy Value
1	9%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
11+	0

* The 10% penalty free amount applies to surrenders after the first policy year.

There is no surrender charge at the annuitant’s death. After the second policy year, there is no surrender charge upon annuitization for at least five years. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

POLICY LOANS

Not available on this policy

TERMINAL ILLNESS RIDER

After the first policy year, in the event the annuitant is diagnosed with a terminal illness, the policyowner can receive a benefit up to 75% of the net policy value. Surrender charges will be waived. This benefit is automatically included at no additional cost in states where approved.

NURSING CARE RIDER

After the first policy year, if the annuitant enters a qualified nursing care facility for 90 consecutive days, all surrender charges will be waived. Qualified nursing care facilities are long-term care centers that are licensed and operated according to the laws of their location. This benefit is automatically included at no additional cost in states where approved.

DEATH BENEFIT

If the annuitant dies before the maturity date, the company will pay the total of all premiums paid, less surrenders and loans, plus credited interest to the designated beneficiary(ies).

PREMIUM TAX

The following states assess a tax up front on nonqualified annuity premiums. EMC National Life Company deducts the tax from premium received and then credits interest on the balance. The company’s illustration system reflects the effect of this tax in these states:

- Maine — 2%
- South Dakota — 1.25%
- Wyoming — 1%

SPDA 3 SINGLE PREMIUM DEFERRED ANNUITY POLICY FORM ELP004

FEATURES

ISSUE AGES (AGE LAST BIRTHDAY)

- 0-90 nonqualified
 - 0-80 qualified
- No required maturity age

MINIMUM ISSUE

- \$5,000 single premium

MAXIMUM ISSUE

- \$500,000 per annuitant, new and in force

Amounts over \$300,000 require prior approval from EMC National Life Company's Home Office.

CURRENT INTEREST

The current interest rate is guaranteed for three years. Thereafter, the current interest rate can change at any time, but will never be less than the contract guaranteed interest rate.

TIERED INTEREST

The company intends to credit additional interest on larger policy values according to the table below. This feature is not guaranteed.

Accumulated Policy Values	Additional Interest*
Up to \$99,999.99	0%
\$100,000 to \$249,999.99	.1%
\$250,000 and over	.1%

* The additional interest is paid on the value in excess of \$99,999 or \$249,999.

CONTRACT GUARANTEED INTEREST

The rate is based on the minimum nonforfeiture rate determined according to the requirements of the Standard Nonforfeiture Law for Individual Deferred Annuities. Each January and July, the rate is set equal to the six-month average of the five-year Constant Maturity Treasury Rate from the previous October and April, respectively, rounded to the nearest 1/20th of one percent, reduced by 125 basis points and rounded, as necessary, to the next higher half percent. However, in no event will the contract guaranteed interest rate be less than 1% or exceed 3%. **The contract guaranteed rate effective at issue for a policy will apply for the life of that policy.**

RENEWAL/EXCHANGE

Three options are available at the end of the three year current interest rate guarantee period. The policyowner can

1. Renew the guaranteed period at the then current interest rate with new surrender charges. New commissions are payable. Form EPS014 Annuity Renewal Provision Authorization must be completed; or
2. Continue the policy with no surrender charge, and interest will fluctuate with industry trends. No commissions are payable; or
3. Exchange the policy for another annuity offered by the company with new surrender charges. New commissions are payable.

The renewability and exchange options are subject to EMCNL's annuity suitability review standards and completion of the annuity suitability form that may be required by the applicant's state.

WITHDRAWALS/PARTIAL SURRENDERS

After the first policy year, 10% of net policy value may be withdrawn per year without surrender penalty, non-cumulative. At least \$500 net policy value must remain in the policy and the amount of withdrawal must be at least \$50. Any amount withdrawn over 10% is subject to surrender charges, even on an interest-only option. Interest withdrawals are allowed after 30 days.

SURRENDER CHARGES

The surrender value will be determined from the following table after subtracting the 10% penalty free amount*:

Policy Year	Percent Deducted From Policy Value
1	4%
2	4%
3	4%
4+ (if not renewed)	0%

* The 10% penalty free amount applies to surrenders after the first policy year.

There is no surrender charge at the annuitant's death. After the second year of a guaranteed interest period, there is no surrender charge upon annuitization for at least five years. In Florida, death of the annuitant or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

POLICY LOANS

Policy loans may be made at any time while the policy is in force. The maximum amount is the policy value less any indebtedness and less the surrender charge as of the date of the policy loan. The loan interest is 7.4% annually in advance. Interest earned on the portion of the accumulated value corresponding to a policy loan is 3%.

TERMINAL ILLNESS RIDER

After the first policy year, in the event the annuitant is diagnosed with a terminal illness, the policyowner can receive a benefit up to 75% of the net policy value. Surrender charges will be waived. This benefit is automatically included at no additional cost in states where approved.

NURSING CARE RIDER

After the first policy year, if the annuitant enters a qualified nursing care facility for 90 consecutive days, all surrender charges will be waived. Qualified nursing care facilities are long-term care centers that are licensed and operated according to the laws of their location. This benefit is automatically included at no additional cost in states where approved.

DEATH BENEFIT

If the annuitant dies before the maturity date, the company will pay the total of all premiums paid, less surrenders and loans, plus credited interest to the designated beneficiary(ies).

PREMIUM TAX

The following states assess a tax up front on nonqualified annuity premiums. EMC National Life Company deducts the tax from premium received and then credits interest on the balance. The company's illustration system reflects the effect of this tax in these states:

Maine — 2%

South Dakota — 1.25%

Wyoming — 1%

SPDA 4
SINGLE PREMIUM DEFERRED ANNUITY
POLICY FORM ELP004

FEATURES

ISSUE AGES (AGE LAST BIRTHDAY)

- 0-90 nonqualified
 - 0-80 qualified
- No required maturity age

MINIMUM ISSUE

- \$5,000 single premium

MAXIMUM ISSUE

- \$500,000 per annuitant, new and in force

Amounts over \$300,000 require prior approval from EMC National Life Company's Home Office.

CURRENT INTEREST

The current interest rate is guaranteed for four years. Thereafter, the current interest rate can change at any time, but will never be less than the contract guaranteed interest rate.

TIERED INTEREST

The company intends to credit additional interest on larger policy values according to the table below. This feature is not guaranteed.

Accumulated Policy Values	Additional Interest*
Up to \$99,999.99	0%
\$100,000 to \$249,999.99	.1%
\$250,000 and over	.1%

* The additional interest is paid on the value in excess of \$99,999 or \$249,999.

CONTRACT GUARANTEED INTEREST

The rate is based on the minimum nonforfeiture rate determined according to the requirements of the Standard Nonforfeiture Law for Individual Deferred Annuities. Each January and July, the rate is set equal to the six-month average of the five-year Constant Maturity Treasury Rate from the previous October and April, respectively, rounded to the nearest 1/20th of one percent, reduced by 125 basis points and rounded, as necessary, to the next higher half percent. However, in no event will the contract guaranteed interest rate be less than 1% or exceed 3%. **The contract guaranteed rate effective at issue for a policy will apply for the life of that policy.**

RENEWAL/EXCHANGE

Three options are available at the end of the four year current interest rate guarantee period. The policyowner can

1. Renew the guaranteed period at the then current interest rate with new surrender charges. New commissions are payable. Form EPS014 Annuity Renewal Provision Authorization must be completed; or
2. Continue the policy with no surrender charge, and interest will fluctuate with industry trends. No commissions are payable; or
3. Exchange the policy for another annuity offered by the Company with new surrender charges. New commissions are payable.

The renewability and exchange options are subject to EMCNL's annuity suitability review standards and completion of the annuity suitability form that may be required by the applicant's state.

WITHDRAWALS/PARTIAL SURRENDERS

After the first policy year, 10% of net policy value may be withdrawn per year without surrender penalty, non-cumulative. At least \$500 net policy value must remain in the policy and the amount of withdrawal must be at least \$50. Any amount withdrawn over 10% is subject to surrender charges, even on an interest-only option. Interest withdrawals are allowed after 30 days.

SURRENDER CHARGES

The surrender value will be determined from the following table after subtracting the 10% penalty free amount*:

Policy Year	Percent Deducted From Policy Value
1	5%
2	5%
3	5%
4	5%
5+ (if not renewed)	0%

* The 10% penalty free amount applies to surrenders after the first policy year.

There is no surrender charge at the annuitant's death. After the second year of a guaranteed interest period, there is no surrender charge upon annuitization for at least five years. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

POLICY LOANS

Policy loans may be made at any time while the policy is in force. The maximum amount is the policy value less any indebtedness and less the surrender charge as of the date of the policy loan. The loan interest is 7.4% annually in advance. Interest earned on the portion of the accumulated value corresponding to a policy loan is 3%.

TERMINAL ILLNESS RIDER

After the first policy year, in the event the annuitant is diagnosed with a terminal illness, the policyowner can receive a benefit up to 75% of the net policy value. Surrender charges will be waived. This benefit is automatically included at no additional cost in states where approved.

NURSING CARE RIDER

After the first policy year, if the annuitant enters a qualified nursing care facility for 90 consecutive days, all surrender charges will be waived. Qualified nursing care facilities are long-term care centers that are licensed and operated according to the laws of their location. This benefit is automatically included at no additional cost in states where approved.

DEATH BENEFIT

If the annuitant dies before the maturity date, the company will pay the total of all premiums paid, less surrenders and loans, plus credited interest to the designated beneficiary(ies).

PREMIUM TAX

The following states assess a tax up front on nonqualified annuity premiums. EMC National Life Company deducts the tax from premium received and then credits interest on the balance. The company's illustration system reflects the effect of this tax in these states:

Maine — 2%

South Dakota — 1.25%

Wyoming — 1%

SPDA 5
SINGLE PREMIUM DEFERRED ANNUITY
POLICY FORM ELP004

FEATURES

ISSUE AGES (AGE LAST BIRTHDAY)

- 0-90 nonqualified
 - 0-80 qualified
- No required maturity age

MINIMUM ISSUE

- \$5,000 single premium

MAXIMUM ISSUE

- \$500,000 per annuitant, new and in force

Amounts over \$300,000 require prior approval from EMC National Life Company's Home Office.

CURRENT INTEREST

The current interest rate is guaranteed for five years. Thereafter, the current interest rate can change at any time, but will never be less than the contract guaranteed interest rate.

TIERED INTEREST

The company intends to credit additional interest on larger policy values according to the table below. This feature is not guaranteed.

Accumulated Policy Values	Additional Interest*
Up to \$99,999.99	0%
\$100,000 to \$249,999.99	.1%
\$250,000 and over	.1%

* The additional interest is paid on the value in excess of \$99,999 or \$249,999.

CONTRACT GUARANTEED INTEREST

The rate is based on the minimum nonforfeiture rate determined according to the requirements of the Standard Nonforfeiture Law for Individual Deferred Annuities. Each January and July, the rate is set equal to the six-month average of the five-year Constant Maturity Treasury Rate from the previous October and April, respectively, rounded to the nearest 1/20th of one percent, reduced by 125 basis points and rounded, as necessary, to the next higher half percent. However, in no event will the contract guaranteed interest rate be less than 1% or exceed 3%. **The contract guaranteed rate effective at issue for a policy will apply for the life of that policy.**

RENEWAL/EXCHANGE

Three options are available at the end of the five year current interest rate guarantee period. The policyowner can

1. Renew the guaranteed period at the then current interest rate with new surrender charges. New commissions are payable. Form EPS014 Annuity Renewal Provision Authorization must be completed; or
2. Continue the policy with no surrender charge, and interest will fluctuate with industry trends. No commissions are payable; or
3. Exchange the policy for another annuity offered by the company with new surrender charges. New commissions are payable.

The renewability and exchange options are subject to EMCNL's annuity suitability review standards and completion of the annuity suitability form that may be required by the applicant's state.

WITHDRAWALS/PARTIAL SURRENDERS

After the first policy year, 10% of net policy value may be withdrawn per year without surrender penalty, non-cumulative. At least \$500 net policy value must remain in the policy and the amount of withdrawal must be at least \$50. Any amount withdrawn over 10% is subject to surrender charges, even on an interest-only option. Interest withdrawals are allowed after 30 days.

SURRENDER CHARGES

The surrender value will be determined from the following table after subtracting the 10% penalty free amount*:

Policy Year	Percent Deducted From Policy Value
1	6%
2	6%
3	6%
4	6%
5	5%
6+ (if not renewed)	0%

* The 10% penalty free amount applies to surrenders after the first policy year.

There is no surrender charge at the annuitant’s death. After the second year of a guaranteed interest period, there is no surrender charge upon annuitization for at least five years. In Florida, death of the annuitant or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

POLICY LOANS

Policy loans may be made at any time while the policy is in force. The maximum amount is the policy value less any indebtedness and less the surrender charge as of the date of the policy loan. The loan interest is 7.4% annually in advance. Interest earned on the portion of the accumulated value corresponding to a policy loan is 3%.

TERMINAL ILLNESS RIDER

After the first policy year, in the event the annuitant is diagnosed with a terminal illness, the policyowner can receive a benefit up to 75% of the net policy value. Surrender charges will be waived. This benefit is automatically included at no additional cost in states where approved.

NURSING CARE RIDER

After the first policy year, if the annuitant enters a qualified nursing care facility for 90 consecutive days, all surrender charges will be waived. Qualified nursing care facilities are long-term care centers that are licensed and operated according to the laws of their location. This benefit is automatically included at no additional cost in states where approved.

DEATH BENEFIT

If the annuitant dies before the maturity date, the company will pay the total of all premiums paid, less surrenders and loans, plus credited interest to the designated beneficiary(ies).

PREMIUM TAX

The following states assess a tax up front on nonqualified annuity premiums. EMC National Life Company deducts the tax from premium received and then credits interest on the balance. The company’s illustration system reflects the effect of this tax in these states:

- Maine — 2%
- South Dakota — 1.25%
- Wyoming — 1%

SPIA
SINGLE PREMIUM IMMEDIATE ANNUITY
POLICY FORM ICC10ELP006/ELP006

FEATURES

ANNUITY BENEFIT

The annuity is payable based on the Annuity Payment Option provision elected. The first payment is made one period after the contract date.

ISSUE AGES (AGE LAST BIRTHDAY)

All ages available

EXPENSE CHARGE

3%

PREMIUM PAYMENT

One single premium payable at issue. **A single premium that exceeds \$300,000 requires prior EMC National Life Company's Home Office approval.** Maximum premium is \$500,000 per annuitant, new and in force.

LIMITS

The minimum income which will be considered under this contract is \$100 payout per period. The minimum payout period is five years.

WITHDRAWAL/PARTIAL SURRENDER

Not available on this policy

LOANS

Not available on this policy

TERMINAL ILLNESS RIDER

Not available on this policy

NURSING CARE RIDER

Not available on this policy

DEATH BENEFIT

If the annuitant dies, any payments still due will be paid to the beneficiary(ies) based on the settlement option elected.

PREMIUM TAX

The following states assess a tax up front on nonqualified annuity premiums where the payment option includes a life contingency. EMC National Life Company deducts the tax from premium received and then credits interest on the balance to determine the payment amount. The company's illustration system reflects the effect of this tax in these states:

- Maine — 2%
- South Dakota — 1.25%
- Wyoming — 1%

ANNUITY PAYMENT OPTIONS FOR ALL EMCNL ANNUITIES

OPTION A – INTEREST ONLY PAYMENTS

We will hold the proceeds as principal for up to five years and pay interest at the rate declared by us. We will pay the earned interest in the frequency requested. The proceeds may be withdrawn at any time by the payee in whole or in part (not less than \$1,000 each time) on written request. At the end of the five year period, we will pay the payee the remaining value in a lump-sum or the payee may elect another settlement option. The payee may also elect another settlement option extending over at least 10 years of the life of the payee at any time before the end of the five years.

OPTION B – INCOME FOR A SPECIFIED AMOUNT

We will pay an income of an agreed amount and frequency. The amount will be paid until the principal and interest have been completely exhausted. If the payee dies prior to the last payment date, payments in like amounts will continue to the beneficiary. The beneficiary may elect to take a commuted lump-sum settlement of any remaining payments.

OPTION C – INCOME FOR A SPECIFIED PERIOD

We will pay an income for the number of years elected in equal payments. If the payee dies prior to the last payment date, payments in like amounts will continue to the beneficiary. The beneficiary may elect to take a commuted lump-sum settlement of any remaining payments.

OPTION D – INCOME FOR LIFE

Life Only Annuity

We will pay a life income in equal payments to the payee. This income will be paid as long as the payee lives. There are no benefits payable after the payee's death.

Years Certain & Life Annuity

We will pay a life income in equal payments to the payee for as long as the payee lives. If the payee dies within the certain period, after the income payments start, the beneficiary will continue to receive this income until the end of the certain period. The beneficiary may elect to take a commuted lump-sum settlement of any remaining payments.

Installment Refund Annuity

We will pay a life income in equal payments to the payee for as long as the payee lives. If the payee dies before the annuity payments equal the principal, the beneficiary will continue to receive this income until the total payments equal the principal. The beneficiary may elect to take a commuted lump-sum settlement of any remaining payments.

Cash Refund Annuity

We will pay a life income in equal payments to the payee as long as the payee lives. If the payee dies before the annuity payments equal the principal, the beneficiary will receive a cash payment equal to the difference between the principal and the total amount of the monthly annuity payments made prior to death.

Joint & Full Life Income Annuity

Joint & Two Thirds Life Income Annuity

Joint & Half Life Income Annuity

We will pay a life income in equal payments for as long as both payees live. Upon death of one of the payees, payments (full, two thirds, or half) will continue as long as the survivor lives. No payments will be made after the death of the survivor.

Joint & Full Life Annuity with Years Certain

Joint & Two Thirds Life Annuity with Years Certain

Joint & Half Life Annuity with Years Certain

We will pay an income to the payees during the certain period. If both the payees die before the end of the certain period, payments (full) will continue to the beneficiary until the end of the certain period.

If both joint annuitants are living at the end of the certain period, payments will continue as long as both payees are living. At the death of the first payee, (after the end of the certain period), payments (full, two thirds or half) will continue for the life of the surviving payee. All payments will cease at the death of the last surviving payee (after the end of the certain period).

If only one payee is living at the end of the certain period, payments (full, two thirds, or half) will continue to the surviving payee for the remainder of their life. All payments will cease at the death of the last surviving payee (after the end of the certain period).

If neither of the payees are living at the end of the certain period, all payments will cease.

GENERAL INFORMATION

This Agent Product and Rate Guide provides basic information about each of the respective annuity products. Some products may vary or be unavailable in some states. Please refer to each respective state specific annuity policy for all contractual provisions, benefits and limitations.

ANNUITY TAX IMPLICATIONS

For nonqualified annuities, when a withdrawal/partial surrender or a loan is taken, as permitted by the specific annuity product, the interest portion of the withdrawal or loan will be reported to the IRS as ordinary income. If a withdrawal or loan is taken prior to age 59 1/2, the interest may be subject to an additional 10% IRS penalty tax.

For qualified annuities, when a withdrawal/partial surrender is taken, as permitted by the specific annuity product, the entire amount of the withdrawal will be reported to the IRS as ordinary income. If a withdrawal is taken prior to age 59 1/2, the entire amount of the withdrawal may be subject to an additional 10% IRS penalty tax.

Any information provided in this Guide on the various tax aspects of annuities is not intended to be legal or tax advice. You should consult an attorney or tax advisor for information which may relate to a specific circumstance.

ANNUITY SUITABILITY

There is an increased focus on the need to ensure suitability of all annuity sales. EMCNL expects producers selling our annuity products to determine the appropriateness of each recommended annuity purchase and/or replacement according to the company's guidelines.

Our Annuity Suitability Guide for Agents, form EMK142 or EMK143 (see the **Communication/Market Conduct** section of our agent website for the Guide that is applicable to your state), is intended to guide you in the process of determining appropriateness and suitability for a consumer when you recommend the purchase of a fixed annuity from EMCNL. Refer to the Guide for details on annuity suitability.

Many states require a form to be completed with the owner/applicant in order to help determine if the annuity purchase is suitable. Refer to the Individual Products Supply Catalog (form LB998.01) or the table on the agent website (see the **Communication/Market Conduct** section) for a listing of forms by state.

BROCHURE (OUTSIDE) – ACCUMULATOR FPDA

Q: What if an emergency arises and I need to access my annuity funds?

A: As owner of the policy, you may request withdrawals. After the first policy year, you may withdraw up to 10% of your annuity fund once each year with no surrender charges. If you withdraw more than 10%, an annually declining fee will be charged on the amount that exceeds 10%. Death of the annuitant, or annuitization after the first policy year for at least five years, waives all surrender charges. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

When you take a withdrawal, you will have to report the interest withdrawn as ordinary income (for a qualified annuity, the entire amount is reportable). If you take withdrawals prior to age 59½, the interest may be subject to a 10% IRS penalty tax (for a qualified annuity, the entire amount may be subject to the penalty tax).

Q: How is a nonqualified annuity contract taxed at death?

A: For income tax purposes, the beneficiary of an annuity contract will have taxable income on any gain (generally, the accumulated value minus your premium payment) in the contract. For estate tax purposes, upon death of the owner, the annuity is included in the gross federal estate.



ACCUMULATOR FPDA

Flexible Premium Deferred Annuity
(1% First-Year Interest Bonus Guaranteed)

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800-222-5818
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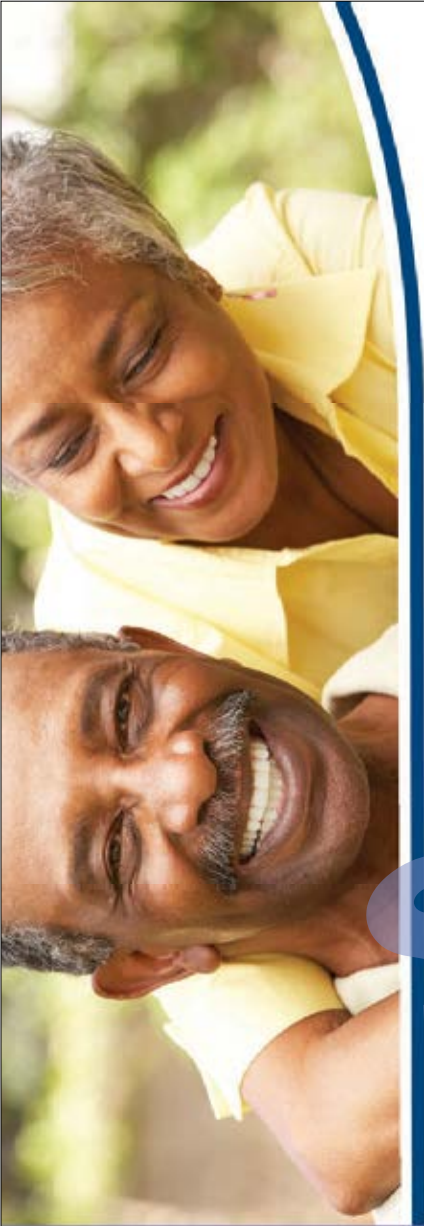
COUNT ON EMC TO MAKE LIFE EASY.



This brochure is intended to give basic information about the contract. For specific features and provisions, please refer to the annuity policy. The Accumulator FPDA is policy form ICCT10ELP005/ELP005 which may vary or be unavailable in some states.

The information provided in this brochure on the various tax aspects of annuities is not intended to be legal or tax advice. You should consult your attorney or tax advisor for information which relates to specific circumstances.

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LB257.05A (7-13)



Are you concerned that you are not currently saving enough for retirement, or that you will outlive your retirement funds? A Flexible Premium Deferred Annuity (FPDA) offers several advantages that can help meet your savings goals.

Competitive Interest Rate

The Accumulator FPDA provides a current interest rate that competes favorably with other savings plans while providing safety of principal. The interest rate in effect when you purchase your annuity, plus a 1% bonus, is guaranteed for the first policy year. After the first year, the interest rate may change, but will never be less than the guaranteed minimum interest rate set at issue (1%-3%) for the life of the policy.

Guaranteed Income Payments

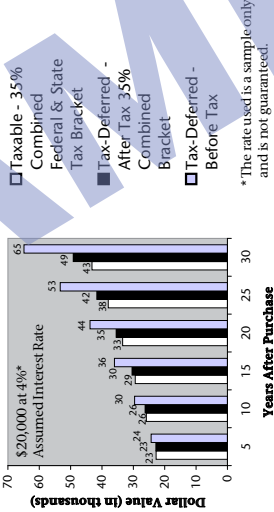
When you retire or whenever you are ready to receive income, you can select from several different income options. One option is a life-only income which provides a guaranteed income stream that you cannot outlive. **An annuity is the only savings plan that can guarantee an income for life.** You can also choose guarantees for a certain time period or a variety of other payment methods that suit your income needs.

No Probate Delay

If you die before income payments begin, the full accumulated value of your annuity at the date of your death will be paid directly to a beneficiary(ies) named by you. This payment will not be subject to the delays of probate as long as your estate is not the beneficiary.

Tax-Deferred Growth

While accumulating funds, the interest earned on your annuity grows tax-deferred. This means that your money grows even faster because the interest that is not currently taxed also earns interest. The chart below illustrates the advantages of tax-deferred growth.



Special Features of the Accumulator FPDA

- 1% first-year interest bonus guaranteed
 - Current rate guaranteed first year
 - Issue ages (age last birthday):
 - 0-90 nonqualified
 - 0-80 qualified
 - 10% penalty free withdrawal per year after the first year
 - No annual fee
 - Nursing Home/Nursing Care Benefit*
 - 5% Annuitization Bonus* after the policy has been in force 5 years
 - 6-year declining surrender charge: 8%, 8%, 7%, 6%, 4%, 2%; layered by premium
- * Available in states where approved; not guaranteed
- Up front premium tax is assessed in ME, SD and WY.

Commonly Asked Questions

- Q: Why should I purchase a tax-deferred annuity?**
- A: If you are looking for a savings plan that combines simplicity with tax-deferred accumulation and also provides a competitive interest rate and a variety of payout options, then a tax-deferred annuity may be right for you.
- Q: Can I vary my contribution amount?**
- A: Yes. Flexible contributions can be made at any time with a minimum of \$50 per month. You may vary the timing and amount of contribution at any time.
- Q: Are there any special income tax considerations if a nonqualified annuity payout option is used?**
- A: Yes. Investment in the contract is allocated over the expected payout period, so that part of each income payment is income tax-free and only part of each payment is taxable income.



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800-222-5818
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COUNT ON EMC TO MAKE LIFE EASY.

BONUS SPDA 1%

Single Premium Deferred Annuity
(1% First-Year Interest Bonus Guaranteed)



This brochure is intended to give basic information about the contract. For specific features and provisions, please refer to the annuity policy. The Bonus SPDA 1% is policy form LP215 which may not be available in all states.

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EMK100 (9-14)



Are you concerned that you are not currently saving enough for retirement, or that you will outlive your retirement funds? A Single Premium Deferred Annuity (SPDA) offers several advantages that can help meet your savings goals.

Competitive Interest Rate

The **Bonus SPDA 1%** provides a current base interest rate that competes very favorably with other savings plans while providing safety of principal. The base interest rate in effect when you purchase your annuity, plus a 1% interest bonus, is guaranteed for the first policy year. After the first year, the current base interest rate may change, but will never be less than the guaranteed base interest rate set at issue (1% - 3%) for the life of the policy.

Guaranteed Income Payments

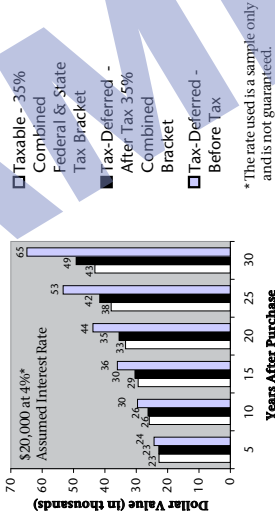
When you retire or whenever you are ready to start receiving income, you can select from several different income options. One option is a life-only income which provides a guaranteed income stream that you cannot outlive. **An annuity is the only savings plan that can guarantee an income for life.** You can also choose guarantees for a certain time period or a variety of other payment methods that suit your income needs.

No Probate Delay

If you die before income payments begin, the full accumulated value of your annuity at the date of your death will be paid directly to a beneficiary(ies) named by you. This payment should not be subject to the delays of probate as long as your estate is not the beneficiary.

Tax-Deferred Growth

While accumulating funds, the interest earned on your annuity grows tax-deferred. This means that your money grows even faster because the interest that is not currently taxed also earns interest. The chart below illustrates the advantages of tax-deferred growth.



Special Features of the Bonus SPDA 1%

- 1% first-year interest bonus guaranteed
- Tiered interest
 - Accumulated Fund Values
 - \$100,000 to \$249,999
 - Additional Interest* .1%
 - \$250,000 and over
 - Additional Interest* .1%
 - 10% penalty free withdrawal per year after the first year
 - No annual fee
 - Nursing Care Rider**
 - Terminal Illness Rider**
 - Loan provision available
 - 5-year level surrender charge: 8%, 8%, 8%, 8%, 0%

* The additional interest is paid on the value in excess of \$99,999 or \$249,999.
** Available in states where approved
Up front premium tax is assessed in ME, SD and WY.

Commonly Asked Questions

- Q: Why should I purchase a tax-deferred annuity?**
A: If you are looking for a savings plan that combines simplicity with tax-deferred accumulation and also provides a competitive interest rate and a variety of payout options, then a tax-deferred annuity may be right for you.
- Q: Is there a minimum premium?**
A: Yes. The minimum single premium is \$10,000. No additional premiums are permitted.
- Q: What if an emergency arises and I need to access my annuity funds?**
A: As owner of the policy, you may request withdrawals or loans. After the first policy year, you may withdraw up to 10% of your net policy value once each year with no surrender charges. If you withdraw more than 10%, an 8% surrender charge will be assessed through the 5th year on the amount that exceeds 10%. Death of the annuitant, or annuitization after the second policy year for at least five years, waives all surrender charges. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.
- When you take a withdrawal or loan, you will have to report the interest withdrawn/borrowed as ordinary income. If you take withdrawals or loans prior to age 59 1/2, the interest may be subject to an additional 10% IRS penalty tax.



COUNT ON EMC TO MAKE LIFE EASY.

BONUS SPDA 1.5%

Single Premium Deferred Annuity
(1.5% First-Year Interest Bonus Guaranteed)



This brochure is intended to give basic information about the contract. For specific features and provisions, please refer to the annuity policy. The Bonus SPDA 1.5% is policy form LP216 which may not be available in all states.

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EMK101 (9-14)





Are you concerned that you are not currently saving enough for retirement, or that you will outlive your retirement funds? A Single Premium Deferred Annuity (SPDA) offers several advantages that can help meet your savings goals.

Competitive Interest Rate

The **Bonus SPDA 1.5%** provides a current base interest rate that competes very favorably with other savings plans while providing safety of principal. The base interest rate in effect when you purchase your annuity, plus a 1.5% interest bonus, is guaranteed for the first policy year. After the first year, the current base interest rate may change, but will never be less than the guaranteed base interest rate set at issue (1% - 3%) for the life of the policy.

Guaranteed Income Payments

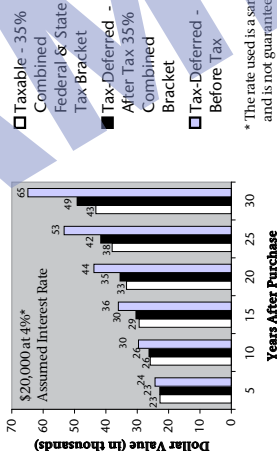
When you retire or whenever you are ready to start receiving income, you can select from several different income options. One option is a life-only income which provides a guaranteed income stream that you cannot outlive. **An annuity is the only savings plan that can guarantee an income for life.** You can also choose guarantees for a certain time period or a variety of other payment methods that suit your income needs.

No Probate Delay

If you die before income payments begin, the full accumulated value of your annuity at the date of your death will be paid directly to a beneficiary(ies) named by you. This payment should not be subject to the delays of probate as long as your estate is not the beneficiary.

Tax-Deferred Growth

While accumulating funds, the interest earned on your annuity grows tax-deferred. This means that your money grows even faster because the interest that is not currently taxed also earns interest. The chart below illustrates the advantages of tax-deferred growth.



*The rate used is a sample only and is not guaranteed.

Special Features of the Bonus SPDA 1.5%

- 1.5% first-year interest bonus guaranteed
- Tiered interest

Accumulated Fund Values	Additional Interest*
\$100,000 to \$249,999	.1%
\$250,000 and over	.1%

- 10% penalty free withdrawal per year after the first year
- No annual fee
- Nursing Care Rider**
- Terminal Illness Rider**
- Loan provision available
- 7-year declining surrender charge: 9%, 9%, 9%, 8%, 7%, 6%, 5%, 0%

* The additional interest is paid on the value in excess of \$99,999 or \$249,999.
** Available in states where approved
Up front premium tax is assessed in ME, SD and WY.

Commonly Asked Questions

Q: **Why should I purchase a tax-deferred annuity?**

A: If you are looking for a savings plan that combines simplicity with tax-deferred accumulation and also provides a competitive interest rate and a variety of payout options, then a tax-deferred annuity may be right for you.

Q: **Is there a minimum premium?**

A: Yes. The minimum single premium is \$10,000. No additional premiums are permitted.

Q: **What if an emergency arises and I need to access my annuity funds?**

A: As owner of the policy, you may request withdrawals or loans. After the first policy year, you may withdraw up to 10% of your net policy value once each year with no surrender charges. If you withdraw more than 10%, a surrender charge will be assessed through the 7th year on the amount that exceeds 10%. Death of the annuitant, or annuitization after the second policy year for at least five years, waives all surrender charges. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

When you take a withdrawal or loan, you will have to report the interest withdrawn/borrowed as ordinary income. If you take withdrawals or loans prior to age 59 1/2, the interest may be subject to an additional 10% IRS penalty tax.

Q: What if an emergency arises and I need to access my annuity funds?

A: As owner of the policy, you may request withdrawals. After the first policy year, you may withdraw up to 10% of your net policy value once each year with no surrender charges. If you withdraw more than 10%, an annually declining fee will be charged on the amount that exceeds 10%. Death of the annuitant, or annuitization after the second policy year for at least five years, waives all surrender charges. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

When you take a withdrawal, you will have to report the interest withdrawn as ordinary income (for a qualified annuity, the entire amount is reportable). If you take withdrawals prior to age 59½, the interest may be subject to a 10% IRS penalty tax (for a qualified annuity, the entire amount may be subject to the penalty tax).



BONUS SPDA 2%

Single Premium Deferred Annuity
(2% First-Year Interest Bonus Guaranteed)

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LIC257, 07A (9-14)

Are you concerned that you are not currently saving enough for retirement, or that you will outlive your retirement funds? A Single Premium Deferred Annuity (SPDA) offers several advantages that can help meet your savings goals.

Competitive Interest Rate

The Bonus SPDA 2% provides a current interest rate that competes favorably with other savings plans while providing safety of principal. The interest rate in effect when you purchase your annuity, plus a 2% bonus, is guaranteed for the first policy year. After the first year, the interest rate may change, but will never be less than the guaranteed minimum interest rate set at issue (1%-3%) for the life of the policy.

Guaranteed Income Payments

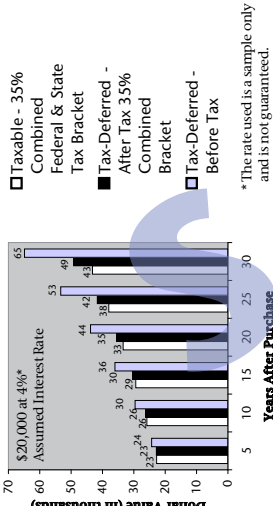
When you retire or whenever you are ready to receive income, you can select from several different income options. One option is a life-only income which provides a guaranteed income stream that you cannot outlive. **An annuity is the only savings plan that can guarantee an income for life.** You can also choose guarantees for a certain time period or a variety of other payment methods that suit your income needs.

No Probate Delay

If you die before income payments begin, the full accumulated value of your annuity at the date of your death will be paid directly to a beneficiary(ies) named by you. This payment will not be subject to the delays of probate as long as your estate is not the beneficiary.

Tax-Deferred Growth

While accumulating funds, the interest earned on your annuity grows tax-deferred. This means that your money grows even faster because the interest that is not currently taxed also earns interest. The chart below illustrates the advantages of tax-deferred growth.



Special Features of the Bonus SPDA 2%

- 2% first-year interest bonus guaranteed
- Tiered interest (not guaranteed)

Accumulated Fund Values	Additional Interest*
Up to \$99,999	0%
\$100,000 to \$249,999	.1%
\$250,000 and over	.1%
• 10% penalty free withdrawal per year after the first year	
• No annual fee	
• Nursing Care Rider**	
• Terminal Illness Rider**	
• 10-year declining surrender charge: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	

* The additional interest is not paid on the full value. It is paid on the value in excess of \$99,999 or \$249,999.

** Available in states where approved

Up front premium tax is assessed in ME, SD and WY.



Commonly Asked Questions

- Q: Why should I purchase a tax-deferred annuity?**
A: If you are looking for a savings plan that combines simplicity with tax-deferred accumulation and also provides a competitive interest rate and a variety of payout options, then a tax-deferred annuity may be right for you.
- Q: Is there a minimum premium?**
A: Yes. The minimum single premium is \$10,000. No additional premiums are permitted.
- Q: Do I have to convert my annuity policy to income payments at some point?**
A: No. Your annuity can be left to accumulate income tax-deferred as long as you want. It will be available to you at any time you decide you would like the money from the annuity.
- Q: Are there any special income tax considerations if a nonqualified annuity payout option is used?**
A: Yes. Investment in the contract is allocated over the expected payout period, so that part of each income payment is income tax-free and only part of each payment is taxable income.
- Q: How is a nonqualified annuity contract taxed at death?**
A: For income tax purposes, the beneficiary of an annuity contract will have taxable income on any gain (generally, the accumulated value minus your premium payment) in the contract. For estate tax purposes, upon death of the owner, the annuity is included in the gross federal estate.

Q: What are my options at the end of the interest guarantee period?

A: You have two options. You can elect to renew the guarantee period at the then current interest rate paid by the company with a new surrender period; or, you can continue a zero surrender charge with interest rates that may change, but will never be less than the guaranteed minimum interest rate set at issue (1%-3%) for the life of the policy.

Q: What if an emergency arises and I need to access my annuity funds?

A: As owner of the policy, you may request withdrawals. After the first policy year, and after the first year of any guarantee renewal period, you may withdraw up to 10% of your net policy value once each year with no surrender charges. If you withdraw more than 10%, a level surrender fee may be charged on the amount that exceeds 10%. Death of the annuitant, or annuitization after the second policy year of any guarantee renewal period for at least five years, waives all surrender charges. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

When you take a withdrawal, you will have to report the interest withdrawn as ordinary income (for a qualified annuity, the entire amount is reportable). If you take withdrawals prior to age 59½, the interest may be subject to a 10% IRS penalty tax (for a qualified annuity, the entire amount may be subject to the penalty tax).



SPDA 3

Single Premium Deferred Annuity
(Current Rate Guaranteed for Three Years)

COUNT ON EMC TO MAKE LIFE EASY.



This brochure is intended to give basic information about the contract. For specific features and provisions, please refer to the annuity policy. The SPDA 3 is policy form ELP004 which may vary or be unavailable in some states.

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EMK130 (9-14)

Are you concerned that you are not currently saving enough for retirement, or that you will outlive your retirement funds? A Single Premium Deferred Annuity (SPDA) offers several advantages that can help meet your savings goals.

Competitive Interest Rate

The SPDA 3 provides a current interest rate that competes favorably with other savings plans while providing safety of principal. During the guarantee period(s) of your contract, you will earn the then current rate guaranteed for three years. After that, the interest rate may change, but will never be less than the guaranteed minimum interest rate set at issue (1%-3%) for the life of the policy.

Guaranteed Income Payments

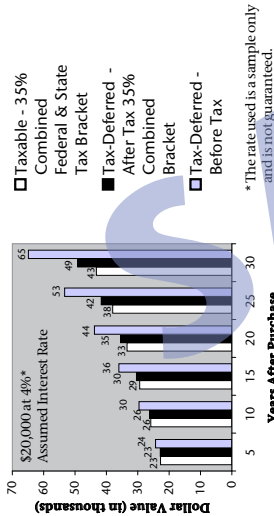
When you retire or whenever you are ready to receive income, you can select from several different income options. One option is a life-only income which provides a guaranteed income stream that you cannot outlive. **An annuity is the only savings plan that can guarantee an income for life.** You can also choose guarantees for a certain time period or a variety of other payment methods that suit your income needs.

No Probate Delay

If you die before income payments begin, the full accumulated value of your annuity at the date of your death will be paid directly to a beneficiary(ies) named by you. This payment will not be subject to the delays of probate as long as your estate is not the beneficiary.

Tax-Deferred Growth

While accumulating funds, the interest earned on your annuity grows tax-deferred. This means that your money grows even faster because the interest that is not currently taxed also earns interest. The chart below illustrates the advantages of tax-deferred growth.



Special Features of the SPDA 3

- Current rate guaranteed for three years
- Issue ages: 0-90 nonqualified 0-80 qualified
- Tiered interest (not guaranteed)

Accumulated Fund Values	Additional Interest*
Up to \$99,999	0%
\$100,000 to \$249,999	.1%
\$250,000 and over	.1%

- 10% penalty free withdrawal per year after the first year
- No annual fee
- Nursing Care Rider**
- Terminal Illness Rider**
- 3-year level surrender charge each guarantee period: 4%, 4%, 4%

* The additional interest is not paid on the full value. It is paid on the value in excess of \$99,999 or \$249,999.

** Available in states where approved

Up front premium tax is assessed in ME, SD and WY.

Commonly Asked Questions

Q: Why should I purchase a tax-deferred annuity?

A: If you are looking for a savings plan that combines simplicity with tax-deferred accumulation and also provides a competitive interest rate and a variety of payout options, then a tax-deferred annuity may be right for you.

Q: Is there a minimum premium?

A: Yes. The minimum single premium is \$5,000. No additional premiums are permitted.

Q: Do I have to convert my annuity policy to income payments at some point?

A: No. Your annuity can be left to accumulate income tax-deferred as long as you want. It will be available to you at any time you decide you would like the money from the annuity.

Q: Are there any special income tax considerations if a nonqualified annuity payout is used?

A: Yes. Investment in the contract is allocated over the expected payout period, so that part of each income payment is income tax-free and only part of each payment is taxable income.

Q: How is a nonqualified annuity contract taxed at death?

A: For income tax purposes, the beneficiary of an annuity contract will have taxable income on any gain (generally, the accumulated value minus your premium payment) in the contract. For estate tax purposes, upon death of the owner, the annuity is included in the gross federal estate.



Q: What are my options at the end of the interest guarantee period?

A: You have two options. You can elect to renew the guarantee period at the then current interest rate paid by the company with a new surrender period; or, you can continue a zero surrender charge with interest rates that may change, but will never be less than the guaranteed minimum interest rate set at issue (1%-3%) for the life of the policy.

Q: What if an emergency arises and I need to access my annuity funds?

A: As owner of the policy, you may request withdrawals. After the first policy year, and after the first year of any guarantee renewal period, you may withdraw up to 10% of your net policy value once each year with no surrender charges. If you withdraw more than 10%, a level surrender fee may be charged on the amount that exceeds 10%. Death of the annuitant, or annuitization after the second policy year or after the second year of any guarantee renewal period for at least five years, waives all surrender charges. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

When you take a withdrawal, you will have to report the interest withdrawn as ordinary income (for a qualified annuity, the entire amount is reportable). If you take withdrawals prior to age 59½, the interest may be subject to a 10% IRS penalty tax (for a qualified annuity, the entire amount may be subject to the penalty tax).



SPDA 4

Single Premium Deferred Annuity
(Current Rate Guaranteed for Four Years)

COUNT ON EMC TO MAKE LIFE EASY.



This brochure is intended to give basic information about the contract. For specific features and provisions, please refer to the annuity policy. The SPDA 4 is policy form ELP004 which may vary or be unavailable in some states.

The information provided in this brochure on the various tax aspects of annuities is not intended to be legal or tax advice. You should consult your attorney or tax advisor for information which relates to specific circumstances.

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EMK133 (9-14)

Are you concerned that you are not currently saving enough for retirement, or that you will outlive your retirement funds? A Single Premium Deferred Annuity (SPDA) offers several advantages that can help meet your savings goals.

Competitive Interest Rate

The SPDA 4 provides a current interest rate that competes favorably with other savings plans while providing safety of principal. During the guarantee period(s) of your contract, you will earn the then current rate guaranteed for four years. After that, the interest rate may change, but will never be less than the guaranteed minimum interest rate set at issue (1%-3%) for the life of the policy.

Guaranteed Income Payments

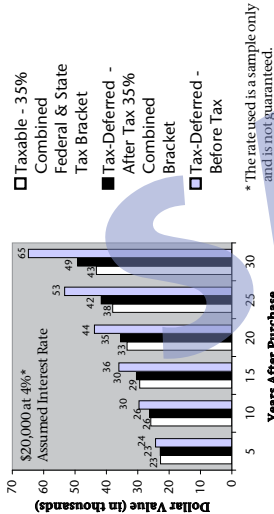
When you retire or whenever you are ready to receive income, you can select from several different income options. One option is a life-only income which provides a guaranteed income stream that you cannot outlive. **An annuity is the only savings plan that can guarantee an income for life.** You can also choose guarantees for a certain time period or a variety of other payment methods that suit your income needs.

No Probate Delay

If you die before income payments begin, the full accumulated value of your annuity at the date of your death will be paid directly to a beneficiary(ies) named by you. This payment will not be subject to the delays of probate as long as your estate is not the beneficiary.

Tax-Deferred Growth

While accumulating funds, the interest earned on your annuity grows tax-deferred. This means that your money grows even faster because the interest that is not currently taxed also earns interest. The chart below illustrates the advantages of tax-deferred growth.



Special Features of the SPDA 4

- Current rate guaranteed for four years
- Issue ages: 0-90 nonqualified 0-80 qualified
- Tiered interest (not guaranteed)

Accumulated Fund Values	Additional Interest*
Up to \$99,999	0%
\$100,000 to \$249,999	.1%
\$250,000 and over	.1%

- 10% penalty free withdrawal per year after the first year
- No annual fee
- Nursing Care Rider**
- Terminal Illness Rider**
- 4-year level surrender charge each guarantee period: 5%, 5%, 5%, 5%

* The additional interest is not paid on the full value. It is paid on the value in excess of \$99,999 or \$249,999.

** Available in states where approved

Up front premium tax is assessed in ME, SD and WY.



Commonly Asked Questions

Q: Why should I purchase a tax-deferred annuity?

A: If you are looking for a savings plan that combines simplicity with tax-deferred accumulation and also provides a competitive interest rate and a variety of payout options, then a tax-deferred annuity may be right for you.

Q: Is there a minimum premium?

A: Yes. The minimum single premium is \$5,000. No additional premiums are permitted.

Q: Do I have to convert my annuity policy to income payments at some point?

A: No. Your annuity can be left to accumulate income tax-deferred as long as you want. It will be available to you at any time you decide you would like the money from the annuity.

Q: Are there any special income tax considerations if a nonqualified annuity payout is used?

A: Yes. Investment in the contract is allocated over the expected payout period, so that part of each income payment is income tax-free and only part of each payment is taxable income.

Q: How is a nonqualified annuity contract taxed at death?

A: For income tax purposes, the beneficiary of an annuity contract will have taxable income on any gain (generally, the accumulated value minus your premium payment) in the contract. For estate tax purposes, upon death of the owner, the annuity is included in the gross federal estate.

Q: What are my options at the end of the interest guarantee period?

A: You have two options. You can elect to renew the guarantee period at the then current interest rate paid by the company with a new surrender period; or, you can continue a zero surrender charge with interest rates that may change, but will never be less than the guaranteed minimum interest rate set at issue (1%-3%) for the life of the policy.

Q: What if an emergency arises and I need to access my annuity funds?

A: As owner of the policy, you may request withdrawals. After the first policy year, and after the first year of any guarantee renewal period, you may withdraw up to 10% of your net policy value once each year with no surrender charges. If you withdraw more than 10%, a surrender fee may be charged on the amount that exceeds 10%. Death of the annuitant, or annuitization after the second policy year or after the second year of any guarantee renewal period for at least five years, waives all surrender charges. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

When you take a withdrawal, you will have to report the interest withdrawn as ordinary income (for a qualified annuity, the entire amount is reportable). If you take withdrawals prior to age 59½, the interest may be subject to a 10% IRS penalty tax (for a qualified annuity, the entire amount may be subject to the penalty tax).



SPDA 5

Single Premium Deferred Annuity
(Current Rate Guaranteed for Five Years)

COUNT ON EMC TO MAKE LIFE EASY.



This brochure is intended to give basic information about the contract. For specific features and provisions, please refer to the annuity policy. The SPDA 5 is policy form ELP004 which may vary or be unavailable in some states.

The information provided in this brochure on the various tax aspects of annuities is not intended to be legal or tax advice. You should consult your attorney or tax advisor for information which relates to specific circumstances.

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EMK136 (9-14)

Are you concerned that you are not currently saving enough for retirement, or that you will outlive your retirement funds? A Single Premium Deferred Annuity (SPDA) offers several advantages that can help meet your savings goals.

Competitive Interest Rate

The SPDA 5 provides a current interest rate that competes favorably with other savings plans while providing safety of principal. During the guarantee period(s) of your contract, you will earn the then current rate guaranteed for five years. After that, the interest rate may change, but will never be less than the guaranteed minimum interest rate set at issue (1%-3%) for the life of the policy.

Guaranteed Income Payments

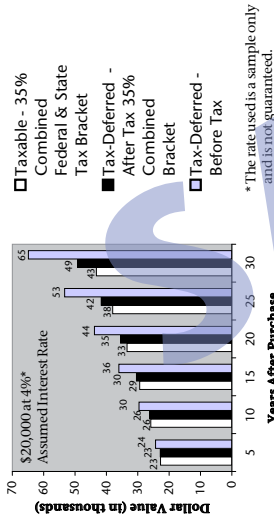
When you retire or whenever you are ready to receive income, you can select from several different income options. One option is a life-only income which provides a guaranteed income stream that you cannot outlive. An annuity is the only savings plan that can guarantee an income for life. You can also choose guarantees for a certain time period or a variety of other payment methods that suit your income needs.

No Probate Delay

If you die before income payments begin, the full accumulated value of your annuity at the date of your death will be paid directly to a beneficiary(ies) named by you. This payment will not be subject to the delays of probate as long as your estate is not the beneficiary.

Tax-Deferred Growth

While accumulating funds, the interest earned on your annuity grows tax-deferred. This means that your money grows even faster because the interest that is not currently taxed also earns interest. The chart below illustrates the advantages of tax-deferred growth.



Special Features of the SPDA 5

- Current rate guaranteed for five years
 - Issue ages: 0-90 nonqualified 0-80 qualified
 - Tiered interest (not guaranteed)
- | Accumulated Fund Values | Additional Interest* |
|-------------------------|----------------------|
| Up to \$99,999 | 0% |
| \$100,000 to \$249,999 | .1% |
| \$250,000 and over | .1% |
- 10% penalty free withdrawal per year after the first year
 - No annual fee
 - Nursing Care Rider**
 - Terminal Illness Rider**
 - 5-year surrender charge each guarantee period: 6%, 6%, 6%, 6%, 5%

* The additional interest is not paid on the full value. It is paid on the value in excess of \$99,999 or \$249,999.

** Available in states where approved

Up front premium tax is assessed in ME, SD and WY.



Commonly Asked Questions

- Q: Why should I purchase a tax-deferred annuity?**
- A: If you are looking for a savings plan that combines simplicity with tax-deferred accumulation and also provides a competitive interest rate and a variety of payout options, then a tax-deferred annuity may be right for you.
- Q: Is there a minimum premium?**
- A: Yes. The minimum single premium is \$5,000. No additional premiums are permitted.
- Q: Do I have to convert my annuity policy to income payments at some point?**
- A: No. Your annuity can be left to accumulate income tax-deferred as long as you want. It will be available to you at any time you decide you would like the money from the annuity.
- Q: Are there any special income tax considerations if a nonqualified annuity payout is used?**
- A: Yes. Investment in the contract is allocated over the expected payout period, so that part of each income payment is income tax-free and only part of each payment is taxable income.
- Q: How is a nonqualified annuity contract taxed at death?**
- A: For income tax purposes, the beneficiary of an annuity contract will have taxable income on any gain (generally, the accumulated value minus your premium payment) in the contract. For estate tax purposes, upon death of the owner, the annuity is included in the gross federal estate.

SPIA Examples

1. Male, Age 65, Single Premium \$100,000, Life Income with 10-Year Period Certain
\$519.92 payable monthly as long as he lives. If he dies within 10 years after payments start, his beneficiary will receive \$519.92 for the balance of the 10-year period.
2. Male, Age 65; Female, Age 63, Single Premium \$100,000, Joint and Two-Thirds Survivor Income \$459.78 payable monthly as long as both live. When one dies, the survivor will receive \$306.52 (2/3 X \$459.78) as long as he or she lives.

The above examples are based on the following assumptions:

An interest rate of 2.60%, the 2000 Individual Annuity Mortality Table, a charge of 3% of the premium, and payments beginning one period after the effective date.



SPIA

Single Premium Immediate Annuity

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800-222-5818
www.EMCNationalLife.com



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This brochure is intended to give basic information about the contract. For specific features and provisions, please refer to the annuity policy. The SPIA is policy form ICC10ELP006/ELP006 which may vary or be unavailable in some states.

The information provided in this brochure on the various tax aspects of annuities is not intended to be legal or tax advice. You should consult your attorney or tax advisor for information which relates to specific circumstances.

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LB257,08A (7-13)



Are you concerned that you are not currently saving enough for retirement, or that you will outlive your retirement funds? If so, a Single Premium Immediate Annuity (SPIA) may be the solution.

A SPIA is designed to provide you a **guaranteed** steady income. There are many ways you can receive payments that fit your retirement or other income needs. And, through the income for life option, **a SPIA is the only instrument that can guarantee an income for your entire lifetime.**

SPIA Basics

If you want to begin receiving income immediately, a SPIA converts a single premium into a series of payouts right away. The first payment is made one period after the payment option is effective.

SPIAs are often purchased with funds received from a savings account or other savings plan, cash value or death proceeds of a life insurance policy, or proceeds from the sale of a home or other asset.

Payments can continue for life or for a fixed period, depending on the type of option you select. Under some options, payments will continue to your beneficiary after your death.

Payment Options Available

- Income for Life

You receive an income for the rest of your life, even after the money you put in the SPIA has been exhausted. If you die before all the money in your account has been returned, no further payments are made to anyone.

- Life Income with Period Certain

You receive an income for the rest of your life; however, if you die within a certain period after payments start, your beneficiary continues to receive payments for the balance of the period.

- Joint and Survivor Income

Payments are made to you and another person as long as you both live. After one of you dies, payments continue to the survivor as long as he or she lives. You select the payment amounts the survivor will receive. You can also include a period certain to guarantee that payments are made to your beneficiary for the balance of a minimum number of years.

- Income for Specified Period or Amount

You receive payments for a specific number of years, or you receive a specific amount until your account is exhausted.

- Special Payment Options

You may request other types of payment options. The request must be in writing, and all parties must agree to the request.

Commonly Asked Questions

Q: Why should I purchase a Single Premium Immediate Annuity?

A: If you are looking for a guaranteed stream of income with many payment choices in exchange for a lump-sum payment up front, then a SPIA may be right for you.

Q: How do I pay for a SPIA?

A: A single premium is paid to generate the income plan you would like. The premium you pay must generate a payout of at least \$100 per month.

Q: Will my income be guaranteed for as long as I live?

A: It can be if you choose one of the income for life options. You can choose a life-only option, or a life option with a period certain guarantee (e.g., 10 years) or another option that provides an income you cannot outlive.

Q: Can I receive an income based on the lives of both my spouse and me?

A: Yes. This is called a joint life option and is based on the lives of two people. You can choose for the survivor, upon the first annuitant's death, to receive either all, two-thirds, or one-half of the initial income amount.

Q: Are there any special income tax considerations for a nonqualified SPIA?

A: Yes. Investment in the contract is allocated over the expected payout period so that part of each income payment is income tax-free and only part of each payment is taxable income.

Q: If I choose a SPIA payment option will my income amount ever change?

A: No. Once you elect any payment option under a SPIA that amount is guaranteed for the term of the option selected.

SPIA Single Premium Immediate Annuity

Needs

Are you concerned about outliving your savings?

The SPIA product offers a variety of payout options. The most popular payout option provides you with a lifetime benefit.

Payments can be guaranteed even for life. The first payment is made one period after the contract date. If the annuitant dies, any payments still due will be paid to the beneficiary(ies) based on the settlement option selected.

Markets

- Guaranteed income to fund living expenses
- Qualified plan distributions

Payment Options

- Income for Life
- Life Income with Period Certain
- Joint and Survivor Income
- Income for a Specified Period of Time
- Special Payment Options

SPIA is policy form ICC10ELP006/ELP006.



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Which EMC National Life Annuity Should You Use?

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Up front premium tax is assessed in ME, SD and WY for all products.

This brochure is intended to give basic information about the annuity products. For specific policy features and provisions, please refer to the respective policy form. Products may vary or be unavailable in some states.

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EMK108 (9-14)



SPDA 3

Single Premium Deferred Annuity

Needs

Do you want to accumulate money tax-deferred?

Instead of having to report your interest earned as income each year, you can accumulate it and defer paying taxes or reporting it until you choose to take it out.

Markets

- CD alternative
- Rollovers (qualified and nonqualified)
- First time annuity and short-term buyers
- Tax-deferred savings

Features

- Minimum premium: \$5,000
- Maximum premium: \$500,000 per annuitant, amounts over \$300,000 require prior approval from EMC National Life's Home Office
- Current rate guaranteed for three years
- 3-year level surrender charge each guarantee period: 4%, 4%, 4%

Issue Ages

Nonqualified: Maximum issue age 90
Qualified: Maximum issue age 80

SPDA 3 is policy form ELP004.

Bonus SPDA 1%

Single Premium Deferred Annuity

Needs

Do you want to accumulate money tax-deferred?

Instead of having to report your interest earned as income each year, you can accumulate it and defer paying taxes or reporting it until you choose to take it out.

Markets

- CD alternative
- Rollovers (qualified and nonqualified)
- Wealth builders
- Tax-deferred savings

Features

- Minimum premium: \$10,000
- Maximum premium: \$500,000 per annuitant, amounts over \$300,000 require prior approval from EMC National Life's Home Office
- 1% first-year interest bonus guaranteed
- 5-year* level surrender charge: 8%, 8%, 8%, 8%, 8%
 - * IL and MN 4-year level surrender charge: 7%, 7%, 7%, 7%
 - * AL, CA and IN surrender charge: 7%, 7%, 7%, 6.25%

Issue Ages

Nonqualified: Maximum issue age 90
Qualified: Maximum issue age 80

Bonus SPDA 1% is policy form LP215.

Bonus SPDA 2%

Single Premium Deferred Annuity

Needs

Do you want to accumulate money tax-deferred?

Instead of having to report your interest earned as income each year, you can accumulate it and defer paying taxes or reporting it until you choose to take it out.

Markets

- CD alternative
- Rollovers (qualified and nonqualified)
- Wealth builders
- Tax-deferred savings

Features

- Minimum premium: \$10,000
- Maximum premium: \$500,000 per annuitant, amounts over \$300,000 require prior approval from EMC National Life's Home Office
- 2% first-year interest bonus guaranteed
- 10-year declining surrender charge: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%

Issue Ages

Nonqualified: Maximum issue age 90
Qualified: Maximum issue age 80

Bonus SPDA 2% is policy form ICC10ELP007/ELP007.

Accumulator FPDA

Flexible Premium Deferred Annuity

Needs

The Accumulator FPDA product allows you to contribute money to an annuity over a long period of time. This money grows on a tax-deferred basis.

Markets

- Low periodic payments
- Retirement funding
- IRA rollovers with continuing contributions
- SEP plans

Features

- Minimum premium: \$50 monthly; \$600 annually
- Maximum premium: \$300,000 per annuitant
- 1% first-year interest bonus guaranteed
- Current rate guaranteed first year
- 5% annuitization bonus (where approved; not guaranteed) after the policy has been in force five years
- 6-year declining surrender charge: 8%, 8%, 7%, 6%, 4%, 2%; layered by premium

Issue Ages

Nonqualified: Maximum issue age 90
Qualified: Maximum issue age 80

Accumulator FPDA is policy form ICC10ELP005/ELP005.



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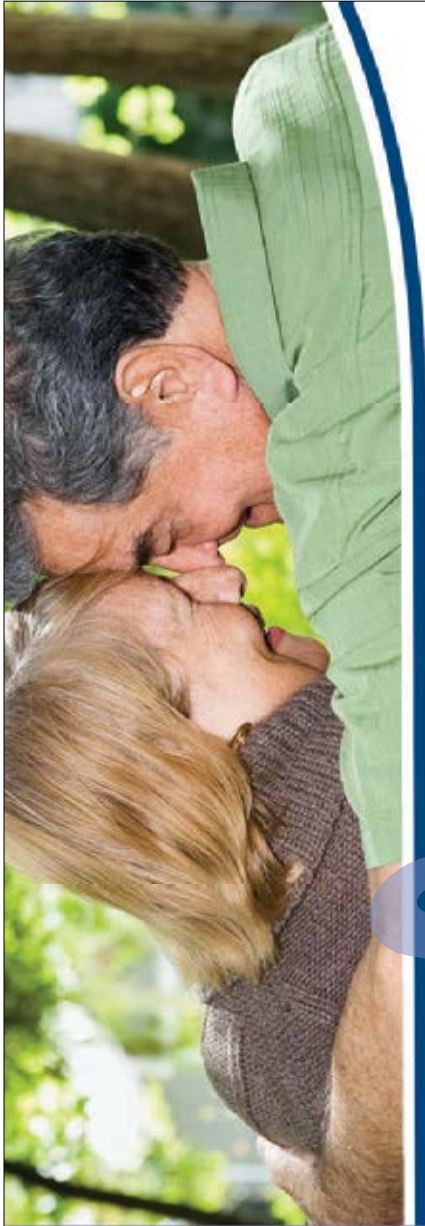
IRA–THE TAX ADVANTAGE

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The information provided in this brochure on the various tax aspects of IRAs is not intended to be legal or tax advice. You should consult your attorney or tax advisor for information which relates to specific circumstances.

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LB136.20 (7-13)



What you should know about IRAs

What is an Individual Retirement Annuity?

An Individual Retirement Annuity (IRA) is created by an individual to accumulate retirement savings. Contributions are generally sheltered from current income tax, and the earnings grow tax-deferred.

How do I benefit by saving money in an IRA?

Deposits in a regular savings plan are generally made with after tax dollars, and the investment earnings on those deposits are taxed to you each year as they accumulate. In contrast, contributions to an IRA are generally tax-deductible, and the earnings accumulate on a tax-deferred basis until they are withdrawn. This means that your funds generally grow at a much faster rate.

Who is eligible for an IRA?

If you (and your spouse, if filing jointly) are not covered by an employer's qualified retirement plan and have not attained age 70½ by year-end, you can deduct a full IRA contribution of 100% of your taxable compensation up to \$5,000 per year for 2012 and \$5,500 for 2013 (for 2012, \$10,000 per year if married filing jointly, even if one spouse is working, with a maximum of \$5,000 per IRA). If you attain age 50 before the end of the year, you may deduct an additional \$1,000 contribution to your IRA for 2012 or 2013.

If you and/or your spouse are covered by an employer's qualified retirement plan, the covered spouse(s) can deduct their full contribution if you file jointly and your modified adjusted gross income (MAGI) is \$92,000 or less for 2012 or \$95,000 for 2013. The deduction gradually reduces to zero between \$92,000 and \$112,000 for 2012 or \$95,000 and \$115,000 for 2013. If only one spouse is covered and you file jointly, the MAGI amounts are between \$173,000 and \$183,000 for 2012 or \$178,000 and \$188,000 for 2013.

If you are single and are covered by an employer's qualified retirement plan, your full contribution is deductible if your MAGI is \$58,000 or less for 2012 or \$59,000 for 2013. The deduction gradually reduces to zero between \$58,000 and \$68,000 for 2012 or \$59,000 and \$69,000 for 2013.

Funds can also be transferred to a new IRA from an existing IRA or a qualified company retirement plan when an individual leaves employment. There is no deduction for transferred funds.

When should contributions be made?

You can make contributions to your IRA at any time. However, contributions need to be made by your income tax return filing deadline (generally April 15) to qualify for a deduction on your prior year's return. You can make several contributions to your IRA throughout the year or make your entire annual contribution in one lump-sum.

Can I adjust my contribution each year?

Yes, as long as you do not exceed the maximum allowable limit. If you elect not to make a contribution in any year, there is no penalty. However, it is not possible to make up the missing contribution in any future year.

Can I take money out of my IRA at any time?

Yes, you may withdraw funds whenever you like subject to certain income tax and minimum policy requirements. Withdrawals in early years may incur a charge to recover administrative costs.

How will I be taxed on my distributions?

Any funds you receive from your IRA are generally taxed as ordinary income. If you take a distribution before you are 59½, there may also be a penalty tax equal to 10% of the amount withdrawn, unless you qualify for one of the exceptions to the penalty.

You must begin taking distributions from your IRA by April 1 of the year after the year in which you reach age 70½ and by Dec. 31 thereafter.

What happens if I die?

The value of your IRA is payable to your beneficiaries and is included in your estate for federal estate tax purposes. The distributions from your IRA to your beneficiaries are generally taxable to them as ordinary income. However, a surviving spouse may continue to defer taxes by electing to treat the decedent's IRA as their own.

How do I start my IRA?

Contact your EMC National Life Company representative who will be happy to discuss the benefits of IRAs and answer your questions.

Note: Refer to your tax advisor to discuss your specific eligibility and individual tax circumstances.

BROCHURE (OUTSIDE) – SIMPLIFIED EMPLOYEE PENSION PLAN

Establishing a SEP

1. The employer fills out form 5305-SEP, Simplified Employee Pension – Individual Retirement Accounts Contribution Agreement. This form has been pre-approved by the IRS for establishing a SEP. This form can be obtained anywhere tax forms are distributed. A copy of the completed 5305-SEP form must be given to each covered employee by the employer.
2. SEP Administration Agreement form LP148.14 must be completed.
3. The plan may be established at any time before the income tax filing date (normally April 15).
4. An annuity application must be filled out for each participant in the SEP. Your representative will identify on each application that it is a SEP.
5. The employee is the owner of the plan and names the beneficiary. The employer's name and address must be written on the application in the "special requests" box as premium payor to coincide with IRS rules. The employer makes the contributions directly to EMC National Life Company.
6. If the SEP plan is for three or more participants, List Bill Authorization form INS3123 must be filled out.
7. The employer should provide a statement each year showing any contributions to the SEP plan and the allocation to each employee.
8. The contribution amount is not includable as taxable wages on employee's form W-2.

The Products to Fund the SEP Plan: A Flexible Premium or Single Premium Deferred Annuity

What is an annuity?

An annuity is a tax-favored plan that allows the participant to accumulate money for retirement on a tax-deferred basis. When the participant retires, he or she may choose an income payment option based on settlement rates available at that time. Once established, the income payment is guaranteed for life.

How does the money in the plan grow?

The plan receives a competitive rate of interest. This rate will be evaluated periodically by the company. Regardless of changes in the economy, the safety of the savings and a guaranteed interest rate (the rate can vary by the product) are provided by EMC National Life Company.

Are there any charges to the annuity?

There are no initial fees or charges of any kind to start the annuity and as long as it stays in force, there are no recurring charges against the annuity fund. There may be charges and/or taxes due on premature withdrawals or surrender of the policy.

How will the participants know the current status of their account?

Once a year, each participant will receive a statement showing the amount invested and the amount of interest earned.

Note: This brochure is intended to summarize the benefits available to you under the SEP plan. EMC National Life Company does not provide legal or tax advice. See IRS form 5305-SEP and your tax advisor for further details. The above provides general information about the various annuity products offered by EMC National Life Company which may vary or be unavailable in some states. Refer to the specific annuity policy for complete details.



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SIMPLIFIED EMPLOYEE PENSION PLAN





Simplified Employee Pension (SEP) Plan

- For Businesses and the Self-Employed
- Reduce Income Taxes
- Tax-Deferred Accumulation
- Simple to Understand and Adopt

What is a SEP?

It provides an employer with a simplified way to make contributions toward an employee's retirement income. An Individual Retirement Account (IRA) is set up by or for each eligible employee to which the employer makes direct, tax-deductible contributions. The plan is easy to establish and administer. Many of the tax rules applicable to IRAs also apply to SEPs.

What are the tax advantages?

1. The employer's contributions are deductible from the employer's taxes as a business expense.
2. The employer's contributions are EXCLUDABLE from the employee's gross income.
3. The interest earnings accumulate tax-deferred.

Who must be covered by a SEP?

Anyone employed who satisfies ALL of the following eligibility requirements:

1. Has reached age 21.
2. Has worked for the employer in at least three of the past five calendar years.
3. Has earned a minimum amount during the year.

These are the most restrictive eligibility requirements an employer can impose. The employer may choose less restrictive requirements, e.g., include employees under age 21. All eligible employees must be included in the SEP.

May any employees be excluded from participation?

Yes. Those who do not satisfy all of the preceding eligibility requirements. Also, union employees covered by a collective bargaining agreement who have bargained in good faith over retirement benefits may be excluded. Consult your tax advisor for detailed information.

What are the limitations on employer contributions?

25% of each participant's compensation, up to a maximum specified by law, may be contributed each year. The employer makes the contributions directly to EMC National Life Company.

The SEP contributions cannot discriminate in favor of an officer, key employee, etc. The employer must contribute the same percentage of compensation for each plan participant (himself or herself included).

The employer may determine each year whether or not contributions will be made and may vary each year the percentage of compensation contributed.

What happens if too much is contributed?

Any contribution that is more than the yearly limitations may be withdrawn without penalty by the due date for filing the employee's tax return (normally April 15), but is includable in the employee's gross income. Excess contributions left in the SEP account after that time are subject to tax penalties imposed by the IRS.

Are contributions vested?

Yes. All contributions to the SEP are 100% vested when they are made.

When do the contributions have to be made?

At any time before the income tax filing date (normally April 15).

If a participant is covered by a SEP, may he or she still contribute to an IRA?

Yes. However, the SEP will be considered an employer-sponsored pension plan. This may affect the deductibility of a participant's IRA contributions, depending on their level of income. Consult your tax advisor for detailed information.

Does a participant have access to his or her money?

Yes. The employer may not impose any restrictions on a participant's rights to withdraw funds from the SEP.

However, withdrawal of funds before age 59½ will be taxed as ordinary income, plus the IRS will impose a 10% penalty on the amount withdrawn. Withdrawal of funds after age 59½ are subject only to ordinary income tax.

What happens when a participant retires?

The participant may choose to receive a monthly retirement income that is guaranteed for life by EMC National Life Company. And the participant can choose from a selection of income payment options such as life only, certain period and life, and joint and survivor life. The participant must report the income payments received as ordinary income and pay taxes on it. However, the participant may be in a lower tax bracket so the tax rate could be less.

What happens in the event of a participant's death?

The participant's designated beneficiary will receive the SEP funds without penalties. However, the beneficiary must report the SEP funds as ordinary income.

Must a business be incorporated to have a SEP?

No. A business may be incorporated or unincorporated and have a SEP.

May a person who is self-employed have a SEP?

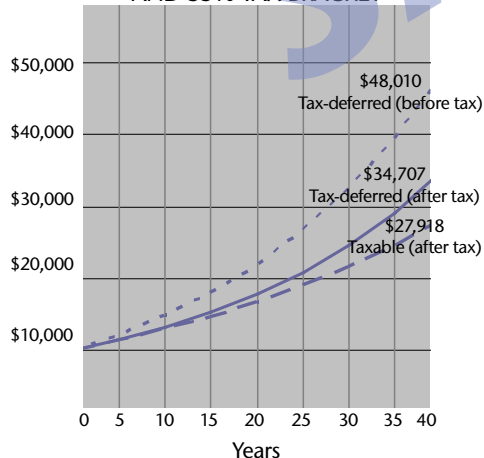
Yes. If the employer is self-employed, he or she may set up a SEP for just himself or herself. However, if there are any eligible employees, they must be covered under the plan. In addition, the limitation on contributions may be somewhat less than 25% of compensation based on IRS guidelines.

WHEN IS 4% REALLY NOT 4%?

35% TAX BRACKET

Tax-Deferred Rates	Required Equivalent Taxable Rates
3.0%	4.6%
3.5%	5.4%
4.0%	6.2%
4.5%	6.9%
5.0%	7.7%
5.5%	8.5%

\$10,000 AT 4% INTEREST RATE AND 35% TAX BRACKET



...When it's the rate on a taxable investment

As you consider your long-term savings needs, be sure to take advantage of tax deferral. A tax-deferred annuity can give you a higher effective rate of return than a taxable alternative—even if the annuity interest rate is lower.

Don't focus solely on the stated interest rate without realizing your net return after taxes. This is your true earnings rate. For instance, \$10,000 invested in a 4% certificate of deposit would earn \$400 in one year, taxable as interest earnings. At a federal tax rate of 28% and state taxes of 7%, \$140 would be paid in taxes. This means the net after tax yield of the CD is only 2.6%.

The chart on the left dramatically illustrates the required taxable equivalent rate in a 35% tax bracket. For example, to equal the annual return of a tax-deferred annuity at 5%, a taxable CD would need to credit 7.7% in a 35% combined tax bracket.

The benefits of tax deferral and compounding

Tax deferral also allows you to reap more benefits from compounding. That \$140 saved from taxation stays in your account to earn more interest—every dollar you earn accumulates more interest.

The graph to the left shows the benefits of both tax deferral and compounding, comparing a tax-deferred annuity at 4% and a taxable investment at 4%. A 35% combined tax rate is assumed with an initial amount of \$10,000 invested.

As you can see, the tax-deferred accumulation (before tax) is almost 75% more than the taxable investment after 40 years!

Since an annuity is designed to provide long-term savings, you may pay an IRS 10% tax penalty on amounts received before age 59½. However, the tax penalty does not apply to certain lifetime payouts, or if you become disabled or die. Annuity earnings are taxable as ordinary income when received.

This flyer is intended to provide general information only. EMC National Life Company does not provide legal or tax advice. Consult your tax advisor for information which relates to your specific circumstances.



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_____ EMK108	Which EMCNL Annuity Should You Use? Brochure
_____ LB257.15	When Is 4% Not Really 4% Flyer
_____ LB136.20	IRA – The Tax Advantage Brochure
_____ MKG9146	Simplified Employee Pension Plan Brochure
_____ LB256	Annuity Agent Guide
_____ EAP003	Annuity Application (varies by state)
_____ LP623	Replacement Form (varies by state)
_____ LP200.01	Consumer Fixed Annuity Needs Analysis (varies by state)
_____ EUN020	Annuity Suitability Profile Form (varies by state)
_____ EUN013, EUN014	Annuity Suitability Profile Form (for FL)

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