

# MasterChoice® Adds Up!



Since its introduction in 2003, MasterChoice Indexed Universal Life Insurance has continuously returned positive results, even when the S&P 500® has performed negatively.

Whether you believe the market is headed for a downturn, trending up, or remaining the same, MasterChoice just adds up!

Period	S&P 500 Performance	Index Interest Credit*	Duration (years)
November 2003-2007	+8.70%	+8.70%	4
February 2004-2008	+4.21%	+6.30%	4
May 2004-2008	+7.34%	+8.89%	4
August 2004-2007	+9.31%	+9.31%	3
Weighted Average	<b>+7.26%</b>	<b>+8.23%</b> based on historical cap rate	

\*Index credits include the 1% Guaranteed Interest Rate. Past performance does not guarantee future results.

Interested in the addition of MasterChoice?

Call AMZ Iowa Office:  
toll-free: (866) 204-7712

THE THINKING IS NEW. THE NAME IS OLD MUTUAL.™



Old Mutual is the marketing name of OM Financial Life Insurance Company, and in NY only, OM Financial Life Insurance Company of New York, Old Mutual Inc. Each Old Mutual company is solely responsible for its contractual commitments. Issued by OM Financial Life Insurance Company, Baltimore, MD. Subject to state availability. Certain restrictions may apply. Indexed interest rates are subject to a cap. Index caps are subject to change at the discretion of OM Financial Life Insurance Company.

No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value.