

Annuity Features

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|--|---|----|----|----|----|----|--|---------------|---|---|---|---|---|----|-------------------------|----|----|----|----|----|----|
| Waiver Base Rate | Establishes the rate for each purchase payment where the bailout provision becomes effective. | | | | | | | | | | | | | | | | | | | | |
| Bailout Provision | Early withdrawal charges for the contract are waived for any period if the current interest credited rate with respect to any purchase payment is less than the waiver base rate for such purchase payment. | | | | | | | | | | | | | | | | | | | | |
| Purchase Payment Bonus | A 0.50% purchase payment bonus will be added to the account value for each purchase payment. The bonus and interest earned on it will be forfeited if the contract is canceled or surrendered in the first contract year. | | | | | | | | | | | | | | | | | | | | |
| Tax Qualifications | Non-qualified and qualified: 403(b) TSA (Traditional and Roth), Traditional IRA, SIMPLE IRA and 457(b) | | | | | | | | | | | | | | | | | | | | |
| Purchase Payments | Minimum: \$2,000 - Q or NQ Maximum: \$750,000 up to age 80; \$500,000 80 and over (without home office approval) | | | | | | | | | | | | | | | | | | | | |
| Add'l. Purchase Payments | Additional purchase payments allowed in first contract year only. (No minimum on additional amounts) | | | | | | | | | | | | | | | | | | | | |
| Maximum Issue Age | Age 89; Issue age is the owner's age at last birthday. For joint owners, the oldest age will be used as the issue age. If the owner is a non-natural person, the age of the eldest annuitant will be treated as the age of the owner for all purposes under this contract. | | | | | | | | | | | | | | | | | | | | |
| Early Withdrawal Charges (surrender charges) | Early withdrawal charges are based on initial contract date; additional purchase payments do not have their own set of early withdrawal charges. <table><tr><td>Contract Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6+</td></tr><tr><td>Early Withdrawal Charge</td><td>7%</td><td>7%</td><td>7%</td><td>6%</td><td>5%</td><td>0%</td></tr></table> | | | | | | | Contract Year | 1 | 2 | 3 | 4 | 5 | 6+ | Early Withdrawal Charge | 7% | 7% | 7% | 6% | 5% | 0% |
| Contract Year | 1 | 2 | 3 | 4 | 5 | 6+ | | | | | | | | | | | | | | | |
| Early Withdrawal Charge | 7% | 7% | 7% | 6% | 5% | 0% | | | | | | | | | | | | | | | |
| Guarantee of Purchase Payment | The surrender value of the contract will never be less than the sum of all purchase payments less the sum of all withdrawals. | | | | | | | | | | | | | | | | | | | | |
| Penalty-Free Withdrawals | Year one: Interest credited Year two+: 10% penalty-free withdrawal of the account value as of the most recent contract anniversary | | | | | | | | | | | | | | | | | | | | |
| Withdrawals | Minimum Withdrawal Amount - \$500 Minimum Account Balance - \$5,000 (Loans are not allowed) | | | | | | | | | | | | | | | | | | | | |
| Terminal Illness Waiver (where available) | Provided that the diagnosis is rendered at least one year after the contract effective date, the account value can be withdrawn without deduction of an early withdrawal charge if the owner or joint owner is diagnosed by a physician as having a terminal illness with a prognosis of 12 months or less. Rider form R6019308NW. Form number may vary according to the state in which a contract is sold. | | | | | | | | | | | | | | | | | | | | |
| Extended Care Waiver (where available) | Early withdrawal charges will be waived if the following provisions are met: (1) First day of confinement began at least one year after initial contract date (2) Owner confined for a minimum of 90 consecutive days (3) Confinement was prescribed by a physician (4) Confinement in a hospital or long term care facility Rider form R6020708NW. Form number may vary according to the state in which a contract is sold. | | | | | | | | | | | | | | | | | | | | |
| Ownership | Owner and annuitant must be the same on qualified contracts. Joint owners are allowed only on non-qualified contracts. Trust and corporations are allowed as owners. | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | Generally, the account value will be paid to named beneficiary(ies) upon death of owner or joint owner. | | | | | | | | | | | | | | | | | | | | |
| Guaranteed Interest Rate | 1.50% for the life of the contract. | | | | | | | | | | | | | | | | | | | | |
| Easy Systematic Payment (ESP) Program | Both Customized Payment Options and Life Payment Options are available. Refer to the Terms and Conditions section of the applicable ESP Program Election Agreement Form for eligibility requirements. ESP payments reduce the amount available under the free withdrawal allowance. Both the fixed dollar option and monthly interest income option are available during the first contract year. | | | | | | | | | | | | | | | | | | | | |

The Product Guide is intended only to provide a summary of this annuity product. In order to obtain a complete understanding, please read the contract provisions carefully as this is not intended to be a substitute for the contract.