

IncomeDuo SelectSM

Optional Income Rider



Issue ages	<ul style="list-style-type: none">• 40-85• Income payments may begin once younger spouse (or surviving spouse) reaches age 55
Benefit base	<ul style="list-style-type: none">• The benefit base starts with the account value and is increased by additional purchase payments and rollup credits
Rollup credits	<ul style="list-style-type: none">• At the end of each year during the rollup period, the current benefit base is increased by a percentage of all purchase payments received in the first contract year• The rollup credit for a purchase payment received after the start of the first contract year will be prorated• Rollup credits cannot increase the benefit base to more than the rollup cap, which is equal to 250% of the purchase payment amount
Rider charge refund	<ul style="list-style-type: none">• Rider charge refund NOT available

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Resets

- Beginning with the first rider anniversary and any anniversary thereafter, the benefit base may be reset to the account value, if greater
- By resetting the benefit base, the rollup period and rollup credits can begin again
- Resets are only available before income payments begin and may increase the annual rider charge
- A reset must be requested and may be elected automatically

Income payments

- If the clients are both 55 years old or older, income payments may be taken at any time through withdrawals based on the benefit base and the income option that was selected
- At the time of purchase, only one income payment option is available:
 - Joint lifetime income
- If a joint owner dies or the marriage ends before income payments begin, the joint lifetime income option will not be available to the remaining spouse. The single lifetime income option will be used instead when income payments begin

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Amount of income payments

- The maximum annual income payment is the income percentage multiplied by the benefit base
- The income percentage is based on the younger spouse's age at the time of the first income payment under the rider and the applicable income option
- The income percentage increases 0.10% each year until it reaches 7.50% for single lifetime income and 7.0% for the joint lifetime income
- The income percentage is locked in and will not change once income payments begin

Income percentages

Age at income start date	Single lifetime income	Joint lifetime income
55	4.0%	3.5%
65	5.0%	4.5%
75	6.0%	5.5%
85	7.0%	6.5%
90+	7.5%	7.0%

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Effect of withdrawals

- Until the end of the rollup period, the benefit base will accumulate rollup credits up to the rollup cap as long as withdrawals do not exceed the free withdrawal allowance or required minimum distribution
- Withdrawals may be taken during any phase of the contract, but account value, rollup credits, the rollup base, and the benefit base may be affected
- If a withdrawal is taken (other than to pay rider charges or to use as a rider income payment), the benefit base will be reduced by the same percentage that is withdrawn from the account value
- If a withdrawal is taken (other than to pay rider charges or to use as a rider income payment), the rollup base will be reduced to the account value immediately after the withdrawal, if lower
- The rollup credit for a contract year will be reduced dollar for dollar by the amount of any withdrawal during that year (other than a withdrawal to pay rider charges)
- Rollup credits will continue to accumulate thereafter until the end of the rollup period
- Rollup credits stop if the owner takes a withdrawal that exceeds the free withdrawal allowance or required minimum distribution