

Overview

Issue ages

Qualified: 18-89

Non-qualified: 0-89

Inherited IRA: 18-75

Inherited non-qualified: 0-75

Tax qualifications

Non-qualified & qualified: 403(b) TSA (traditional and Roth), IRA, (traditional, Roth, SEP, SIMPLE and Inherited), Inherited non-qualified, Governmental and non-Governmental 457(b)

Purchase payments

★ Issued with single premium

★ Additional purchase payments require a separate contract

Minimum: \$10,000

Maximum: \$1,000,000 for ages 0-75, \$750,000 for ages 76-80,
\$500,000 for ages 81+ without prior home office
approval

Riders & waivers

★ Extended Care – 100% account value when criteria met.

★ Terminal Illness – 100% account value when criteria met.

Annual Interest Rate Adjustment

After the first contract year of the initial term, 0.15% will be added to the base interest rate in years two through five.

Early withdrawal charges

Five-year declining early withdrawal charge schedule starting at 9%

Waiver of early withdrawal charges

- ★ During the first contract year, 10% of the purchase payment
- ★ After first contract anniversary, 10% of the account value as of the most recent contract anniversary

MVA

A market value adjustment will apply to withdrawals and surrenders during each five-year term.

Annuitization for account value

Account value used for income payout periods of five years or life.

Easy systematic payment (ESP) program

Fixed dollar, life distributions, RMDs available

Loans

Not available

Settlement options

- ★ Income for a fixed period
- ★ Single life annuity
- ★ Single life with period certain
- ★ Joint and one-half survivor

Death benefit

Account value death benefit

For more product details, see the following pages.

Not FDIC or NCUSIF Insured • No Bank or Credit Union Guarantee • Not Insured by any Federal Government Agency • Not a Deposit • May Lose Value

Issue Ages	18 through age 89 (qualified); 0 through age 89 (non-qualified); 18-75 (inherited IRA); 0-75 (inherited non-qualified) Issue age is defined as owner’s current age upon contract effective date. For joint owners, the oldest age will be used as the issue age.														
Purchase Payment	<p>This product accepts a single purchase payment for non-qualified, 403(b) TSA (traditional and Roth), traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, Inherited IRA, Inherited non-qualified and 457(b) plan funds. Additional purchase payments will require a separate contract.</p> <p>Minimum: \$10,000</p> <p>Maximum: \$1,000,000 for ages 0-75, \$750,000 for ages 76-80, \$500,000 for ages 81+ without prior home office approval</p>														
Interest Rates	The base interest rate at the beginning of each term is guaranteed to be the base interest rate at the end of that term. Current interest rates and guaranteed interest rates may vary by state; please refer to the current interest rate chart.														
Initial Term	This product has a five-year initial term.														
Annual Interest Rate Adjustment	After the first contract year of the initial term, 0.15% will be added to the previous contract year’s credited rate in years two through five.														
Extended Care Waiver	The extended care waiver can help ease the strain of unforeseen events. After the first contract year, if the owner or joint owner is confined to a nursing home or long-term care facility for at least 90 consecutive days and the confinement is prescribed by a physician, early withdrawal charges and the MVA will be waived on withdrawals or a surrender. There is no additional charge for this waiver. Not available in all states; please see the state approval chart for more information. Rider form R6032410NW. Form number may vary according to the state in which a contract is sold.														
Terminal Illness Waiver	After the first contract year, if the owner or joint owner is diagnosed by a physician as having a terminal illness (prognosis of survival is 12 months or less, or a longer period as required by state law), up to 100% of the account value can be withdrawn without deduction of an early withdrawal charge or an MVA. This rider may be used only once. There is no additional charge for this waiver. Not available in all states; please see the state approval chart for more information. Rider form R6032310NW. Form number may vary according to the state in which a contract is sold.														
Account Value	The account value is equal to 100% of the purchase payment received, plus interest credited, less any amounts withdrawn, including any market value adjustment or early withdrawal charges deducted from those amounts, less any applicable premium taxes and other taxes required by your state.														
Surrender Value	The surrender value is equal to the account value, less any early withdrawal charges and MVA that would apply to a full surrender.														
Market Value Adjustment	A market value adjustment or MVA will apply to withdrawals and surrenders. The MVA factor is calculated by comparing the interest rate environment when the contract is purchased to the environment when the withdrawal is taken or the contract is surrendered. This can result in an increase to the surrender value during a period of decreasing rates, or a decrease from the surrender value during a period of increasing or steady rates. The MVA will not apply if renewed for one-year terms or during the last 30 days of a multi-year term. <i>MVA does not apply in IN, MN, MO, OH or VA.</i>														
Early Withdrawal Charge	<p>During each five-year term, an early withdrawal charge is applied to surrenders and withdrawals. Early withdrawal charges will not apply if renewed for one-year terms or during the last 30 days of a multi-year term.</p> <table><tr><td><i>Term Year</i></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6+</td></tr><tr><td><i>Early Withdrawal Charge</i></td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>0%</td></tr></table>	<i>Term Year</i>	1	2	3	4	5	6+	<i>Early Withdrawal Charge</i>	9%	8%	7%	6%	5%	0%
<i>Term Year</i>	1	2	3	4	5	6+									
<i>Early Withdrawal Charge</i>	9%	8%	7%	6%	5%	0%									
Free Withdrawal Allowance	<p>During the first contract year, 10% of the purchase payment may be withdrawn without deduction of an MVA or early withdrawal charge.</p> <p>At any time after the first contract anniversary, up to 10% of the account value as of the end of the prior contract anniversary may be withdrawn without deduction of an MVA or early withdrawal charge.</p> <p>The sum of all previous withdrawals, including ESP payments, during the same contract year will be subtracted to determine the amount available. This free withdrawal allowance is not cumulative, and unused amounts do not carry over to the next contract year.</p>														
Withdrawals	Distributions are allowed any time prior to maturity. All distributions are subject to IRS regulations. <i>Minimum withdrawal:</i> \$500; <i>Minimum account value following withdrawal:</i> \$5,000														

Easy Systematic Payment (ESP) Program <i>(non-contractual)</i>	Both customized payment options and life distribution options are available. Refer to the <i>Terms and Conditions</i> section of the applicable ESP program election agreement form for eligibility requirements. ESP payments reduce the amount available under the free withdrawal allowance.
Minimum AV Payout Period	The account value will be used to calculate income for all payout periods.
Death Benefit	The account value will be paid upon death of the owner. A spouse who is the sole surviving beneficiary may elect to become the successor owner.
Settlement Options	The following settlement options are available: income for a fixed period, single life annuity, life annuity with payments for a least a fixed period and joint and one-half survivor annuity.
Renewal	At the end of a multi-year term, if a new term longer than one year is available, clients will be notified about the option to renew their contract for one-year terms or begin a new multi-year term. No market value adjustment (MVA) or early withdrawal charge will apply during one-year terms or during the last 30 days of a multi-year term. Any withdrawals received prior to age 59½ may be subject to restrictions and a 10% tax penalty. If the owner does not elect an option at the end of a term, the contract will automatically renew for a one-year term. The MVA and early withdrawal charges do not apply during one-year terms. The base interest rate in effect for a new term will be guaranteed for the length of the new term.

Please note: Contract form numbers and disclosure documents may vary by state.

<p>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.</p>
